

State: Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Auto
Project Name/Number: 13A-9249AR-AMB/

Filing at a Glance

Companies: Nationwide Mutual Insurance Company.
Nationwide Property and Casualty Insurance Company.

Product Name: Arkansas Private Passenger Auto

State: Arkansas

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Type: Rate/Rule

Date Submitted: 11/19/2012

SERFF Tr Num: NWPC-128694349

SERFF Status: Closed-Filed

State Tr Num:

State Status:

Co Tr Num: 13A-9249AR-AMB

Effective Date 03/23/2013

Requested (New):

Effective Date 03/23/2013

Requested (Renewal):

Author(s): Melisa Darnieder, Baiyang Zhi, Andrew Spisak, Audrey Bowe

Reviewer(s): Alexa Grissom (primary)

Disposition Date: 01/03/2013

Disposition Status: Filed

Effective Date (New): 03/23/2013

Effective Date (Renewal): 03/23/2013

State Filing Description:

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
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First Filing Company: Nationwide Mutual Insurance Company, ...

General Information

Project Name: 13A-9249AR-AMB
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 01/03/2013
State Status Changed:
Created By: Audrey Bowe
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Audrey Bowe

Filing Description:

Please find herein a filing memorandum and supporting exhibits pertaining to a premium level increase of 3.5 percent for Private Passenger Automobile policies written in the Nationwide Mutual Insurance Company and 2.5 percent rate change in the Nationwide Property and Casualty Company. The effective date for this filing is March 23, 2013. We have included Marked-Up Draft Manuals pages and Final Manuals pages for your review. If you would like a complete electronic version of our manuals please let us know.

Company and Contact

Filing Contact Information

Audrey Bowe, Pricing Analyst
One Nationwide Plaza
1-17-401
Columbus, OH 43215

BOWEA1@nationwide.com
614-249-7508 [Phone]

Filing Company Information

Nationwide Mutual Insurance Company.	CoCode: 23787	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type: Property and Casualty
Columbus, OH 43215	Group Name: Nationwide Insurance	State ID Number:
(614) 249-7022 ext. [Phone]	FEIN Number: 31-4177100	

Nationwide Property and Casualty Insurance Company.	CoCode: 37877	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type: Property and Casualty
Columbus, OH 43215	Group Name: Nationwide Insurance	State ID Number:
(614) 249-7022 ext. [Phone]	FEIN Number: 31-0970750	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	1 Rate Filing
Per Company:	No

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Company	Amount	Date Processed	Transaction #
Nationwide Mutual Insurance Company.	\$100.00	11/19/2012	65044160

State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	01/03/2013	01/03/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	12/06/2012	12/06/2012

Response Letters

Responded By	Created On	Date Submitted
Audrey Bowe	12/07/2012	12/07/2012

State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Disposition

Disposition Date: 01/03/2013
Effective Date (New): 03/23/2013
Effective Date (Renewal): 03/23/2013
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Mutual Insurance Company.	8.700%	3.500%	\$839,990	31,219	\$24,315,366	7.600%	-36.900%
Nationwide Property and Casualty Insurance Company.	%	2.500%	\$106,512	6,148	\$4,285,181	11.600%	-38.300%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	8.700%
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Overall Percentage Rate Impact For This Filing	3.500%
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Effect of Rate Filing-Written Premium Change For This Program	\$946,502
---	-----------

Effect of Rate Filing - Number of Policyholders Affected	37,367
--	--------

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes

State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Actuarial Memorandum	Filed	Yes
Rate	Nationwide Mutual Insurance Company Marked Manual Pages	Filed	Yes
Rate	Nationwide Mutual Insurance Company Final Manual Pages	Filed	Yes
Rate	Nationwide Property and Casualty Insurance Company Marked Manual Pages	Filed	Yes
Rate	Nationwide Property and Casualty Insurance Company Final Manual Pages	Filed	Yes

State: Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Private Passenger Auto
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Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	12/06/2012
Submitted Date	12/06/2012
Respond By Date	

Dear Audrey Bowe,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS forms are unacceptable. The worksheet tab name has been changed. Please resubmit accordingly.

Conclusion:

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/07/2012
Submitted Date	12/07/2012

Dear Alexa Grissom,

Introduction:

Response 1

Comments:

The worksheet tab has been corrected and resubmitted.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	
AR NMIC 3-23-13 APCS form.xls AR NMIC 3-23-13 APCS form.pdf AR NPCIC 3-23-13 APCS form.xls AR NPCIC 3-23-13 APCS form.pdf	
Previous Version	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	
AR NMIC 3-23-13 APCS form.pdf AR NMIC 3-23-13 APCS form.xls AR NPCIC 3-23-13 APCS form.pdf AR NPCIC 3-23-13 APCS form.xls	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:	NWPC-128694349	State Tracking #:	Company Tracking #:	13A-9249AR-AMB
<hr/>				
State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...	
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Product Name:	Arkansas Private Passenger Auto			
Project Name/Number:	13A-9249AR-AMB/			

Sincerely,
Audrey Bowe

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Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.500%
Effective Date of Last Rate Revision:	08/23/2012
Filing Method of Last Filing:	Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Mutual Insurance Company.	8.700%	3.500%	\$839,990	31,219	\$24,315,366	7.600%	-36.900%
Nationwide Property and Casualty Insurance Company.	%	2.500%	\$106,512	6,148	\$4,285,181	11.600%	-38.300%

SERFF Tracking #:

NWPC-128694349

State Tracking #:

Company Tracking #:

13A-9249AR-AMB

State: Arkansas

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Product Name: Arkansas Private Passenger Auto

Project Name/Number: 13A-9249AR-AMB/

First Filing Company: Nationwide Mutual Insurance Company., ...

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/03/2013	Nationwide Mutual Insurance Company Marked Manual Pages		Replacement		AR NMIC Marked Manual (Changed Pages Only) 3-23-13.pdf
2	Filed 01/03/2013	Nationwide Mutual Insurance Company Final Manual Pages		Replacement		AR NMIC Final Manual (Changed Pages Only) 3-23-13.pdf
3	Filed 01/03/2013	Nationwide Property and Casualty Insurance Company Marked Manual Pages		Replacement		AR NPCIC Marked Manual (Changed Pages Only) 3-23-13.pdf
4	Filed 01/03/2013	Nationwide Property and Casualty Insurance Company Final Manual Pages		Replacement		AR NPCIC Final Manual (Changed Pages Only) 3-23-13.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – ~~December~~ March 14~~23~~, ~~2012~~2013

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[Rating Chart](#)**MATRIX FACTOR*****Eff. ~~4Q3-4Q23-4Q13~~*

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide, ~~and the length of time the policy has been in force with Nationwide.~~

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

- ~~4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide or Allied Preferred or Standard Companies, which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.~~

New Business Rule

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.
2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

[BI Matrix Factor**](#)[PD Matrix Factor**](#)[MDCL Matrix Factor**](#)

[COMP Matrix Factor**](#)

[COLL Matrix Factor**](#)

ADVANCE QUOTE DISCOUNT

Eff. 10-19-10

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

[Rating Chart](#)

TERMS WITH PRIOR CARRIER DISCOUNT

Eff. 10-19-10

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies

Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

[Rating Chart](#)

INTRA-AGENCY TRANSFER DISCOUNT

Eff. 10-19-10

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND

AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions**

Eff. ~~103-1923-1013~~

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

Also, an unmarried occasional operator who is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE — Such an operator must not have access to any of the vehicles insured under the policy while away at school.

2. "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

- a. The driver is not the titled owner, AND
- b. The driver is under age 25, AND
- c. There are more drivers than vehicles on the policy, AND
- d. There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

4. The "Good Student" classification is applicable provided:

- a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. ~~Annually~~When requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - (1) Ranked among the upper 20 percent of the class scholastically, OR
 - (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
 - (3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test - II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company ~~each subsequent twelve months~~when requested.

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR**

Eff. ~~103-23-11~~13

The Merit Rating Plan is designed to ~~offer insurance to all drivers regardless of their accident and violation history~~price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

BASE RATES***Eff. ~~083-23~~1213*

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)

[PD Base Rates**](#)

[ME Base Rates**](#)

[COMP Full Coverage Base Rates**](#)

[COLL \\$100 Deductible Base Rates**](#)

EXPENSE FEES***Eff. ~~083-23~~1213*

Please refer to the Rating Charts portion of this manual.

[Rating Chart**](#)

RATE SYMBOLS*Eff. 9-27-06*

Please refer to the Rating Charts portion of this manual.

[BI Rate Symbols](#)

[PD Rate Symbols](#)

[ME Rate Symbols](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTOR*Eff. 08-23-12*

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factor](#)

[PD Model Year Factor](#)

[ME Model Year Factor](#)

[COMP Model Year Factor](#)

[COLL Model Year Factor](#)

OTHER LIMITS AND DEDUCTIBLES***Eff. ~~13-3023-06~~13*

Please refer to the Rating Charts portion of this manual.

[BI Limits**](#)

[PD Limits**](#)

[ME Limits**](#)

[COMP Deductibles](#)

[COLL Deductibles](#)

MISCELLANEOUS COVERAGES

NO FAULT COVERAGES**

Eff. ~~083-23-1213~~

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense**

Limits of \$5,000 are required unless rejected in writing by the Insured.

[Rating Chart**](#)

B. Work Loss

Limits of \$140 per week are required unless rejected in writing by the Insured.

[Rating Chart](#)

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

Limits of \$5,000 are required unless rejected in writing by the Insured.

[Rating Chart](#)

EXCESS FAMILY MEDICAL EXPENSE**

Eff. ~~083-23-1213~~

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

[Rating Chart**](#)

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**

(Bodily Injury and Property Damage Liability)

Eff. ~~083-23-1213~~

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD

UIMBI

UMBI, UMPD

UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and

PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

[UMBI Premiums**](#)

[UIMBI Premiums**](#)

[UMPD Premiums**](#)

VANISHING DEDUCTIBLE

Eff. 10-23-11

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue \$100 deductible credit upon initiation of this option and an additional \$100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of \$500.

Policies are eligible to earn an additional \$100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Vanishing Deductible credit will reset to \$100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

[COMP Vanishing Deductible Rating Chart](#)

[COLL Vanishing Deductible Rating Chart](#)

TOTAL LOSS DEDUCTIBLE WAIVER

Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

[COMP Total Loss Deductible Waiver Rating Chart](#)

[COLL Total Loss Deductible Waiver Rating Chart](#)

ROADSIDE ASSISTANCE COVERAGE*Eff. 08-23-12*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

[Roadside Assistance Rating Chart](#)

TOWING AND LABOR COSTS*Eff. 7-14-09*

Available for Motorhome vehicle types only.

Limits - \$50 per disablement (\$100 per disablement for MH)

[Rating Chart](#)

LOSS OF USE AND LOSS OF USE — BROAD FORM***Eff. ~~083~~-23-1213*

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

[Rating Chart**](#)

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the \$1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

[Rating Chart](#)

NAMED NON-OWNER POLICY (NNO)**Eff. 3-23-13

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR
2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.
2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.
3. Persons operating a public or livery conveyance, including school bus drivers.
4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.
5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

BI, PD, ME, or EFME — Apply the Rate Factor and the percent shown below to the PPA base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI, or UMPD — ~~Charge~~Apply the Rate Factor to the regular Private Passenger premium.

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25	164	230
b. No male operator under age 25	144	202

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3. Do not customarily involve use of automobiles and there is:

a. A male operator under age 25	87	230
b. No male operator under age 25	58	164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification.

[NNO Calculation Charts](#)

[Rate Factor**](#)

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT**

Eff. ~~403-23-4413~~

~~The following rules apply to changes made during the policy term from 10/23/2011 through 4/22/2012:~~

- ~~1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the inception of the policy term.~~
- ~~2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.~~

The following rules apply to changes made during the policy term ~~after 4/22/2012~~:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the time of the change.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS**

Eff. ~~403-23-4413~~

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. PRO ~~RATE-RATA~~ BASIS CANCELLATION

Cancellation is on a pro ~~rate-rata~~ basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro ~~rated-rate~~ basis:

1. Coverage was in force less than six months.
2. Coverage was in force six months or more, BUT
 - a. The vehicle was stolen, destroyed, sold, or junked, OR
 - b. The Policyholder has died, OR
 - c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro ~~rate-rate~~ basis:

1. The vehicle is destroyed, stolen, sold, or junked.
2. The Policyholder has died.
3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less than \$2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring certificate owns no automobile, filing may be made on policy issued a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states where we are not licensed to write insurance:

1. Louisiana,
2. Massachusetts, AND
3. New Jersey.

A \$15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

PAYMENT OPTIONS

Eff. 08-23-12

A. FULL PAYMENT

PRORATE TABLES**PRORATE TABLES—SEMI-ANNUAL POLICIES**

Eff. 8-1-08

No. of Days Policy In Force	Pro- Rate %	No. of Days Policy In Force	Pro- Rate %	No. of Days Policy In Force	Pro- Rate %	No. of Days Policy In Force	Pro- Rate %
1	0.5	47	25.8	93	51.4	138	75.8
2	1.1	48	26.4	94	51.6	139	76.4
3	1.6	49	26.9	95	52.2	140	76.9
4	2.2	50	27.5	96	52.7	141	77.5
5	2.7	51	28	97	53.3	142	78
6	3.3	52	28.6	98	53.8	143	78.6
7	3.8	53	29.1	99	54.4	144	79.1
8	4.4	54	29.7	100	54.9	145	79.7
9	4.9	55	30.2	101	55.5	146	80.2
10	5.5	56	30.8	102	56	147	80.8
11	6	57	31.3	103	56.6	148	81.3
12	6.6	58	31.9	104	57.1	149	81.9
13	7.1	59	32.4	105	57.7	150	82.4
14	7.7	60	33	106	58.2	151	83
15	8.2	61	33.5	107	58.8	152	83.5
16	8.8	62	34.1	108	59.3	153	84.1
17	9.3	63	34.6	109	59.9	154	84.6
18	9.9	64	35.2	110	60.4	155	85.2
19	10.4	65	35.7	111	61	156	85.7
20	11	66	36.3	112	61.5	157	86.3
21	11.5	67	36.8	113	62.1	158	86.8
22	12.1	68	37.4	114	62.6	159	87.4
23	12.6	69	37.9	115	63.2	160	87.9
24	13.2	70	38.5	116	63.7	161	88.5
25	13.7	71	39	117	64.3	162	89
26	14.3	72	39.6	118	64.8	163	89.6
27	14.8	73	40.1	119	65.4	164	90.1
28	15.4	74	40.7	120	65.9	165	90.7
29	15.9	75	41.2	121	66.5	166	91.2
30	16.5	76	41.8	122	67	167	91.8
31	17	77	42.3	123	67.6	168	92.3
32	17.6	78	42.9	124	68.1	169	92.9
33	18.1	79	43.4	125	68.7	170	93.4
34	18.7	80	44	126	69.2	171	94
35	19.2	81	44.5	127	69.8	172	94.5
36	19.8	82	45.1	128	70.3	173	95.1
37	20.3	83	45.6	129	70.9	174	95.6
38	20.9	84	46.2	130	71.4	175	96.2

No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

PRORATE TABLES—ANNUAL POLICIES-2

Eff. 8-1-08

No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %
1	0.3	47	12.9	93	25.5	139	38.1
2	0.5	48	13.2	94	25.8	140	38.4
3	0.8	49	13.4	95	26	141	38.6
4	1.1	50	13.7	96	26.3	142	38.9
5	1.4	51	14	97	26.6	143	39.2
6	1.6	52	14.2	98	26.8	144	39.5
7	1.9	53	14.5	99	27.1	145	39.7
8	2.2	54	14.8	100	27.4	146	40
9	2.5	55	15.1	101	27.7	147	40.3
10	2.7	56	15.3	102	27.9	148	40.5
11	3	57	15.6	103	28.2	149	40.8
12	3.3	58	15.9	104	28.5	150	41.1
13	3.6	59	16.2	105	28.8	151	41.4
14	3.8	60	16.4	106	29	152	41.6
15	4.1	61	16.7	107	29.3	153	41.9
16	4.4	62	17	108	29.6	154	42.2
17	4.7	63	17.3	109	29.9	155	42.5
18	4.9	64	17.5	110	30.1	156	42.7
19	5.2	65	17.8	111	30.4	157	43
20	5.5	66	18.1	112	30.7	158	43.3
21	5.8	67	18.4	113	31	159	43.6
22	6	68	18.6	114	31.2	160	43.8
23	6.3	69	18.9	115	31.5	161	44.1
24	6.6	70	19.2	116	31.8	162	44.4
25	6.8	71	19.5	117	32.1	163	44.7
26	7.1	72	19.7	118	32.3	164	44.9
27	7.4	73	20	119	32.6	165	45.2
28	7.7	74	20.3	120	32.9	166	45.5
29	7.9	75	20.5	121	33.2	167	45.8
30	8.2	76	20.8	122	33.4	168	46
31	8.5	77	21.1	123	33.7	169	46.3
32	8.8	78	21.4	124	34	170	46.6
33	9	79	21.6	125	34.2	171	46.8
34	9.3	80	21.9	126	34.5	172	47.1
35	9.6	81	22.2	127	34.8	173	47.4
36	9.9	82	22.5	128	35.1	174	47.7
37	10.1	83	22.7	129	35.3	175	47.9
38	10.4	84	23	130	35.6	176	48.2
39	10.7	85	23.3	131	35.9	177	48.5
40	11	86	23.6	132	36.2	178	48.8

No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %
41	11.2	87	23.8	133	36.4	179	49
42	11.5	88	24.1	134	36.7	180	49.3
43	11.8	89	24.4	135	37	181	49.6
44	12.1	90	24.7	136	37.3	182	49.9
45	12.3	91	24.9	137	37.5	183	50.1
46	12.6	92	25.2	138	37.8	184	50.4

PRORATE TABLES—ANNUAL POLICIES-3

Eff. 8-1-08

No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %
185	50.7	231	63.3	277	75.9	323	88.5
186	51	232	63.6	278	76.2	324	88.8
187	51.2	233	63.8	279	76.4	325	89
188	51.5	234	64.1	280	76.7	326	89.3
189	51.8	235	64.4	281	77	327	89.6
190	52.1	236	64.7	282	77.3	328	89.9
191	52.3	237	64.9	283	77.5	329	90.1
192	52.6	238	65.2	284	77.8	330	90.4
193	52.9	239	65.5	285	78.1	331	90.7
194	53.2	240	65.8	286	78.4	332	91
195	53.4	241	66	287	78.6	333	91.2
196	53.7	242	66.3	288	78.9	334	91.5
197	54	243	66.6	289	79.2	335	91.8
198	54.2	244	66.8	290	79.5	336	92.1
199	54.5	245	67.1	291	79.7	337	92.3
200	54.8	246	67.4	292	80	338	92.6
201	55.1	247	67.7	293	80.3	339	92.9
202	55.3	248	67.9	294	80.5	340	93.2
203	55.6	249	68.2	295	80.8	341	93.4
204	55.9	250	68.5	296	81.1	342	93.7
205	56.2	251	68.8	297	81.4	343	94
206	56.4	252	69	298	81.6	344	94.2
207	56.7	253	69.3	299	81.9	345	94.5
208	57	254	69.6	300	82.2	346	94.8
209	57.3	255	69.9	301	82.5	347	95.1
210	57.5	256	70.1	302	82.7	348	95.3
211	57.8	257	70.4	303	83	349	95.6
212	58.1	258	70.7	304	83.3	350	95.9
213	58.4	259	71	305	83.6	351	96.2
214	58.6	260	71.2	306	83.8	352	96.4
215	58.9	261	71.5	307	84.1	353	96.7
216	59.2	262	71.8	308	84.4	354	97
217	59.5	263	72.1	309	84.7	355	97.3
218	59.7	264	72.3	310	84.9	356	97.5
219	60	265	72.6	311	85.2	357	97.8
220	60.3	266	72.9	312	85.5	358	98.1
221	60.5	267	73.2	313	85.8	359	98.4
222	60.8	268	73.4	314	86	360	98.6
223	61.1	269	73.7	315	86.3	361	98.9
224	61.4	270	74	316	86.6	362	99.2

No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %	No.-of Days Policy In Force	Pre- Rate %
225	61.6	274	74.2	317	86.8	363	99.5
226	61.9	272	74.5	318	87.1	364	99.7
227	62.2	273	74.8	319	87.4	365	100
228	62.5	274	75.1	320	87.7		
229	62.7	275	75.3	321	87.9		
230	63	276	75.6	322	88.2		

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – March 23, 2013

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions**

Eff. 3-23-13

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

Also, an unmarried occasional operator who is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE — Such an operator must not have access to any of the vehicles insured under the policy while away at school.

2. "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

- a. The driver is not the titled owner, AND
- b. The driver is under age 25, AND
- c. There are more drivers than vehicles on the policy, AND
- d. There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

4. The "Good Student" classification is applicable provided:

- a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. When requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - (1) Ranked among the upper 20 percent of the class scholastically, OR
 - (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

- (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
 - (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
 - (3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test – II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company when requested.

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

BASE RATES***Eff. 3-23-13*

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)

[PD Base Rates**](#)

[ME Base Rates**](#)

[COMP Full Coverage Base Rates**](#)

[COLL \\$100 Deductible Base Rates**](#)

EXPENSE FEES***Eff. 3-23-13*

Please refer to the Rating Charts portion of this manual.

[Rating Chart**](#)

RATE SYMBOLS*Eff. 9-27-06*

Please refer to the Rating Charts portion of this manual.

[BI Rate Symbols](#)

[PD Rate Symbols](#)

[ME Rate Symbols](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTOR*Eff. 08-23-12*

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factor](#)

[PD Model Year Factor](#)

[ME Model Year Factor](#)

[COMP Model Year Factor](#)

[COLL Model Year Factor](#)

OTHER LIMITS AND DEDUCTIBLES***Eff. 3-23-13*

Please refer to the Rating Charts portion of this manual.

[BI Limits**](#)

[PD Limits**](#)

[ME Limits**](#)

[COMP Deductibles](#)

ROADSIDE ASSISTANCE COVERAGE*Eff. 08-23-12*

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

[Roadside Assistance Rating Chart](#)

TOWING AND LABOR COSTS*Eff. 7-14-09*

Available for Motorhome vehicle types only.

Limits - \$50 per disablement (\$100 per disablement for MH)

[Rating Chart](#)

LOSS OF USE AND LOSS OF USE — BROAD FORM***Eff. 3-23-13*

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

[Rating Chart**](#)

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the \$1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

[Rating Chart](#)

NAMED NON-OWNER POLICY (NNO)***Eff. 3-23-13*

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR
2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.
2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.
3. Persons operating a public or livery conveyance, including school bus drivers.
4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.
5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

BI, PD, ME, or EFME — Apply the Rate Factor and the percent shown below to the PPA base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI, or UMPD — Apply the Rate Factor to the regular Private Passenger premium.

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25.....	164	230
b. No male operator under age 25.....	144	202

3. Do not customarily involve use of automobiles and there is:

a. A male operator under age 25.....	87	230
b. No male operator under age 25.....	58	164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification.

[NNO Calculation Charts](#)

[Rate Factor**](#)

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT**

Eff. 3-23-13

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the time of the change.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS**

Eff. 3-23-13

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. MISCELLANEOUS VEHICLES**Motorcycles:**

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

1. Coverage was in force less than six months.
2. Coverage was in force six months or more, BUT
 - a. The vehicle was stolen, destroyed, sold, or junked, OR
 - b. The Policyholder has died, OR
 - c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

1. The vehicle is destroyed, stolen, sold, or junked.
2. The Policyholder has died.
3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less than \$2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring certificate owns no automobile, filing may be made on policy issued a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states where we are not licensed to write insurance:

1. Louisiana,
2. Massachusetts, AND
3. New Jersey.

A \$15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

PAYMENT OPTIONS

Eff. 08-23-12

A. FULL PAYMENT

Effective Date: MAR-23-2013

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	186.70	24	95.20	25	110.70
28	118.90	34	108.10	35	107.70
36	178.00	40	119.90	46	81.50
47	86.50	48	88.10	49	103.10
50	84.40	51	105.90	52	128.30
53	128.00	54	85.10	55	91.80
56	86.50	57	117.50	58	100.70
60	103.00	61	116.60	62	184.10
63	118.00	64	108.70	65	122.00
66	115.70	67	97.70	68	105.10
999	104.30				

Rate Symbol 10; Model Year 2005

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **

Effective Date: MAR-23-2013

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	290.10	24	231.30	25	253.10
28	258.70	34	294.70	35	267.30
36	290.20	40	294.80	46	251.60
47	273.80	48	266.70	49	268.40
50	271.20	51	264.60	52	260.90
53	258.10	54	339.00	55	301.90
56	255.00	57	281.20	58	270.70
60	264.30	61	181.50	62	255.60
63	248.60	64	252.00	65	262.10
66	256.80	67	250.40	68	323.60
999	253.70				

Rate Symbol 10; Model Year 2005

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **

Effective Date: MAR-23-2013

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	115.60	24	180.90	25	121.70
28	166.60	34	181.40	35	180.00
36	201.40	40	158.10	46	151.20
47	152.20	48	151.20	49	122.60
50	135.20	51	129.60	52	153.30
53	158.90	54	208.80	55	192.30
56	183.40	57	251.80	58	141.30
60	157.20	61	97.90	62	129.40
63	148.60	64	136.40	65	168.40
66	129.10	67	158.60	68	189.00
999	152.00				

Territory codes shown above refer to current rating territories. See description page for

specific county and zip code placement.

RX03TA04: PD Base Rate **

Effective Date: MAR-23-2013

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	109.20	24	110.20	25	101.30
28	133.50	34	134.30	35	145.80
36	132.60	40	130.30	46	138.40
47	135.60	48	127.50	49	136.60
50	132.30	51	114.60	52	111.70
53	116.50	54	171.00	55	165.10
56	152.20	57	152.20	58	126.70
60	149.00	61	78.10	62	113.70
63	114.70	64	110.90	65	135.30
66	108.30	67	123.80	68	143.80
999	132.60				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA07: UMBI Base Rate **

Effective Date: MAR-23-2013

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	38.00	25000	100000	44.10
	30000	60000	44.10	40000	80000	44.10
	50000	50000	44.10	50000	100000	44.10
	50000	200000	50.20	100000	100000	50.20
	100000	150000	50.20	100000	200000	50.20
	100000	250000	52.10	100000	300000	52.10
	100000	400000	57.00	100000	500000	57.00
	150000	200000	55.80	150000	250000	55.80
	150000	300000	55.80	150000	400000	57.00
	150000	500000	57.00	200000	200000	55.80
	200000	250000	55.80	200000	300000	55.80
	200000	400000	57.00	200000	500000	57.00
	200000	750000	61.00	250000	250000	55.80
	250000	300000	55.80	250000	400000	57.00
	250000	500000	57.00	250000	750000	61.00
	250000	1000000	61.00	300000	300000	55.80
	300000	400000	59.30	300000	500000	59.30
	300000	750000	61.00	300000	1000000	61.00
	400000	400000	59.30	400000	500000	59.30
	400000	750000	61.00	400000	1000000	61.00
	500000	500000	59.30	500000	750000	61.00
	500000	1000000	61.00	1000000	1000000	63.00
Single Vehicle Policy	25000	50000	19.90	25000	100000	23.20
	30000	60000	23.20	40000	80000	23.20
	50000	50000	23.20	50000	100000	23.20

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	50000	200000	26.50	100000	100000	26.50
	100000	150000	26.50	100000	200000	26.50
	100000	250000	27.40	100000	300000	27.40
	100000	400000	29.70	100000	500000	29.70
	150000	200000	29.30	150000	250000	29.30
	150000	300000	29.30	150000	400000	29.70
	150000	500000	29.70	200000	200000	29.30
	200000	250000	29.30	200000	300000	29.30
	200000	400000	29.70	200000	500000	29.70
	200000	750000	32.10	250000	250000	29.30
	250000	300000	29.30	250000	400000	29.70
	250000	500000	29.70	250000	750000	32.10
	250000	1000000	32.10	300000	300000	29.30
	300000	400000	31.10	300000	500000	31.10
	300000	750000	32.10	300000	1000000	32.10
	400000	400000	31.10	400000	500000	31.10
	400000	750000	32.10	400000	1000000	32.10
	500000	500000	31.10	500000	750000	32.10
	500000	1000000	32.10	1000000	1000000	33.30

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate **

Effective Date: MAR-23-2013

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30
	110000	39.20	120000	39.20	130000	39.20
	140000	39.20	150000	39.20	175000	39.20
	200000	39.20	225000	39.20	250000	39.20
	275000	42.40	300000	42.40	350000	42.40
	400000	42.40	450000	42.40	500000	42.40
	1000000	47.60				
Per Occ / Without COLL	25000	31.60	30000	33.60	35000	33.60
	40000	33.60	45000	33.60	50000	33.60
	60000	35.60	70000	35.60	75000	35.60
	80000	37.30	90000	37.30	100000	37.30
	110000	39.20	120000	39.20	130000	39.20
	140000	39.20	150000	39.20	175000	39.20

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	200000	39.20	225000	39.20	250000	39.20
	275000	42.40	300000	42.40	350000	42.40
	400000	42.40	450000	42.40	500000	42.40
	1000000	47.60				

For limits in excess of \$100,000, refer to underwriting.
All PD limits are subject to a \$200 deductible.

RX03TA09: UIMBI Base Rate **

Effective Date: MAR-23-2013

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	29.40	25000	100000	48.40
	30000	60000	48.40	40000	80000	48.40
	50000	50000	48.40	50000	100000	48.40
	50000	200000	71.90	100000	100000	71.90
	100000	150000	71.90	100000	200000	71.90
	100000	250000	81.60	100000	300000	81.60
	100000	400000	108.10	100000	500000	108.10
	150000	200000	101.70	150000	250000	101.70
	150000	300000	101.70	150000	400000	108.10
	150000	500000	108.10	200000	200000	101.70
	200000	250000	101.70	200000	300000	101.70
	200000	400000	108.10	200000	500000	108.10
	200000	750000	135.60	250000	250000	101.70
	250000	300000	101.70	250000	400000	108.10
	250000	500000	108.10	250000	750000	135.60
	250000	1000000	135.60	300000	300000	101.70
	300000	400000	122.50	300000	500000	122.50
	300000	750000	135.60	300000	1000000	135.60
	400000	400000	122.50	400000	500000	122.50
	400000	750000	135.60	400000	1000000	135.60
	500000	500000	122.50	500000	750000	135.60
	500000	1000000	135.60	1000000	1000000	149.00
Single vehicle policy	25000	50000	15.90	25000	100000	25.40
	30000	60000	25.40	40000	80000	25.40
	50000	50000	25.40	50000	100000	25.40
	50000	200000	38.00	100000	100000	38.00
	100000	150000	38.00	100000	200000	38.00
	100000	250000	43.00	100000	300000	43.00
	100000	400000	56.70	100000	500000	56.70
	150000	200000	53.60	150000	250000	53.60
	150000	300000	53.60	150000	400000	56.70
	150000	500000	56.70	200000	200000	53.60
	200000	250000	53.60	200000	300000	53.60
	200000	400000	56.70	200000	500000	56.70
	200000	750000	71.30	250000	250000	53.60

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	300000	53.60	250000	400000	56.70
	250000	500000	56.70	250000	750000	71.30
	250000	1000000	71.30	300000	300000	53.60
	300000	400000	64.10	300000	500000	64.10
	300000	750000	71.30	300000	1000000	71.30
	400000	400000	64.10	400000	500000	64.10
	400000	750000	71.30	400000	1000000	71.30
	500000	500000	64.10	500000	750000	71.30
	500000	1000000	71.30	1000000	1000000	78.40

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:

For Cubic Centimeters 0 to 300, Code 25 HorsePower.

For Cubic Centimeters 301 to 600, Code 50 HorsePower.

For Cubic Centimeters over 600, code 51 horsepower.

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:

For Cubic Centimeters 0 to 300, Code 25 HorsePower.

For Cubic Centimeters 301 to 600, Code 50 HorsePower.

For Cubic Centimeters over 600, code 51 horsepower.

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or

NAMED NON OWNER NNO
QUICK REFERENCE

	AD	BI	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X			X	X			
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X
Rate Factor	X	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium **

RX03NNOAD1541

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Rate Factor	RX03TE37
5.	Base Rate = Base Rate	
6.	Result = Result * Affinity Discount Factor (ten cents rounded)	
7.	ResultBase Rate * Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	

CALCULATION NNO BI Coverage Premium **

RX03NNOB1542

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Determine Rate Factor	RX03TE37
6.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* NNO Type of Risk Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium **

RX03NNOEXMDCL1544

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Affinity Discount Factor	RX03TE72

Step	Description	Chart Name
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Rate Factor	RX03TE37
5.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium **

RX03NNOLOI1545

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Rate Factor	RX03TE37
5.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	

CALCULATION NNO MDCL Coverage Premium **

RX03NNOMDCL1546

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Determine Rate Factor	RX03TE37
6.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* NNO Type of Risk Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium **

RX03NNOPD1549

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Determine Rate Factor	RX03TE37
6.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* NNO Type of Risk Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium **

RX03NNOUIMBI1550

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Rate Factor	RX03TE37
5.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium **

RX03NNOUMBI1551

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Rate Factor	RX03TE37
5.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	

CALCULATION NNO UMPD Coverage Premium **

RX03NNOUMPD1552

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08

Step	Description	Chart Name
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Rate Factor	RX03TE37
5.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	

15 = \$15,001-16,000 16 = \$16,001-17,000

17 = \$17,001-18,000 18 = \$18,001-19,000

19 = \$19,001-20,000 20 = \$20,001-21,000

Each additional \$1,000 = +1 Rate Symbol

Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL \$2.50 COMP 50 \$1.70

COLL 50 \$2.50 COLL 100 \$1.90

COLL 250 \$1.40

Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.

Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.

Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.

Truck Camper Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,400

3 = \$1,401-2,200 4 = \$2,201-3,000

5 = \$3,001-4,000 6 = \$4,001-5,000

7 = \$5,001-6,000

For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each \$1,000, or fraction thereof, in excess of \$6,000 original F.O.B. list price.

RX03TA22: AD Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **

Effective Date: MAR-23-2013

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	102.90	24	131.60	25	77.00
28	114.80	34	106.90	35	106.70
36	130.20	40	108.10	46	101.90
47	102.30	48	103.80	49	107.00
50	99.70	51	102.40	52	100.80
53	112.10	54	121.60	55	112.20
56	101.90	57	152.10	58	99.20
60	102.10	61	86.20	62	105.90
63	108.10	64	94.80	65	122.80
66	96.00	67	106.80	68	112.80
999	106.80				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA31: LOI Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **

RX03TD02: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor **

Effective Date: MAR-23-2013

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.070	25000	100000	1.130
30000	60000	1.110	50000	50000	1.120
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.470	100000	300000	1.500
100000	400000	1.550	100000	500000	1.580
150000	200000	1.490	150000	250000	1.510
150000	300000	1.540	150000	400000	1.580
150000	500000	1.610	200000	200000	1.540
200000	250000	1.560	200000	300000	1.560
200000	400000	1.610	200000	500000	1.630
200000	750000	1.690	250000	250000	1.580
250000	300000	1.600	250000	400000	1.630
250000	500000	1.660	250000	750000	1.700
250000	1000000	1.750	300000	300000	1.620
300000	400000	1.660	300000	750000	1.730
300000	500000	1.680	300000	1000000	1.760
400000	400000	1.680	400000	500000	1.700
400000	750000	1.750	400000	1000000	1.790
500000	500000	1.730	500000	750000	1.760
500000	1000000	1.810	1000000	1000000	1.940

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor **

Effective Date: MAR-23-2013

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.110
150000	1.170	200000	1.190	250000	1.200
300000	1.220	30000	1.010	45000	1.030
60000	1.070	70000	1.070	75000	1.070
80000	1.070	90000	1.080	110000	1.120
120000	1.140	130000	1.150	40000	1.030
35000	1.020	140000	1.160	175000	1.180

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
225000	1.190	275000	1.220	350000	1.230
400000	1.240	450000	1.250	500000	1.260
1000000	1.360				

For Limits in excess of \$100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD07: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD13: MDCL Limit/Deductible Factor **

Effective Date: MAR-23-2013

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.020	10000	1.380
25000	1.720				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	BI	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor

RX03TE24: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

RX03TE37: PLCY Rate Factor **

Effective Date: MAR-23-2013

Coverage	Rate Factor	Coverage	Rate Factor	Coverage	Rate Factor
BI	0.60	PD	0.60	COLL	0.60
PIP	0.60	LOI	0.60	AD	0.60
UIMBI, UMBI, UMPD	0.60	MDCL, MP	0.60		

RX03TE54: PLCY Vehicle Use Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE72: PLCY Affinity Discount Factor

Effective Date: DEC-14-2012

Affinity Category Code	Special Group Code	Affinity Discount Factor	Affinity Category Code	Special Group Code	Affinity Discount Factor
Alumni(01)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.93	Professional(02)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.95
Sports(03)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.97	Financial Institutions(04)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.97
Miscellaneous(10)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.97		Not(Affinity, Stacked Affinity/Farm Bureau Disc(28))	1.00

RX03TE80: BI Driver Factor

Effective Date: JUL-14-2009

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **

Effective Date: MAR-23-2013

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		33.10
PD	Automobile		28.80
MDCL	Automobile		8.50
COLL	Automobile		56.20
COMP	Automobile		22.50
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	33.10
PD	Classics	Not Restricted	28.80
MDCL	Classics	Not Restricted	8.50
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	33.10
PD	Antique	Not Restricted	28.80
MDCL	Antique	Not Restricted	8.50
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.78
	5-9	Future (add at renewal), No		Applies	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	10-19	Future (add at renewal), No		Does Not Apply	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	10-19	Future (add at renewal), No		Applies	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	20-29	Future (add at renewal), No		Does Not Apply	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	20-29	Future (add at renewal), No		Applies	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.56
	30-39	Future (add at renewal), No		Does Not Apply	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	30-39	Future (add at renewal), No		Applies	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.56

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	40-49	Future (add at renewal), No		Does Not Apply	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	50-59	Future (add at renewal), No		Does Not Apply	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	60-69	Future (add at renewal), No		Does Not Apply	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	70-79	Future (add at renewal), No		Does Not Apply	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	80-85	Future (add at renewal), No		Does Not Apply	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	80-85	Future (add at renewal), No		Applies	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	86-89	Future (add at renewal), No		Does Not Apply	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	86-89	Future (add at renewal), No		Applies	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	90-94	Future (add at renewal), No		Does Not Apply	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	90-94	Future (add at renewal), No		Applies	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	95-100	Future (add at renewal), No		Does Not Apply	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	95-100	Future (add at renewal), No		Applies	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	993	Future (add at renewal), No		Does Not Apply	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	993	Future (add at renewal), No		Applies	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	998	Future (add at renewal), No		Does Not Apply	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	998	Future (add at renewal), No		Applies	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	999	Future (add at renewal), No		Does Not Apply	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	999	Future (add at renewal), No		Applies	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	5-9	Future (add at renewal), No		Applies	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.53
	10-19	Future (add at renewal), No		Does Not Apply	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	10-19	Future (add at renewal), No		Applies	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.53

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	20-29	Future (add at renewal), No		Does Not Apply	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	20-29	Future (add at renewal), No		Applies	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	30-39	Future (add at renewal), No		Does Not Apply	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	30-39	Future (add at renewal), No		Applies	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	40-49	Future (add at renewal), No		Does Not Apply	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	50-59	Future (add at renewal), No		Does Not Apply	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	60-69	Future (add at renewal), No		Does Not Apply	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	70-79	Future (add at renewal), No		Does Not Apply	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	80-85	Future (add at renewal), No		Does Not Apply	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	80-85	Future (add at renewal), No		Applies	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	86-89	Future (add at renewal), No		Does Not Apply	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	86-89	Future (add at renewal), No		Applies	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	90-94	Future (add at renewal), No		Does Not Apply	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	90-94	Future (add at renewal), No		Applies	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	95-100	Future (add at renewal), No		Does Not Apply	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	95-100	Future (add at renewal), No		Applies	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	993	Future (add at renewal), No		Does Not Apply	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	993	Future (add at renewal), No		Applies	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	998	Future (add at renewal), No		Does Not Apply	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	998	Future (add at renewal), No		Applies	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	999	Future (add at renewal), No		Does Not Apply	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	999	Future (add at renewal), No		Applies	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	5-9	Future (add at renewal), No		Applies	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.62
	10-19	Future (add at renewal), No		Does Not Apply	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	10-19	Future (add at renewal), No		Applies	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.62
	20-29	Future (add at renewal), No		Does Not Apply	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	20-29	Future (add at renewal), No		Applies	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	30-39	Future (add at renewal), No		Does Not Apply	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	30-39	Future (add at renewal), No		Applies	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	40-49	Future (add at renewal), No		Does Not Apply	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	40-49	Future (add at renewal), No		Applies	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	50-59	Future (add at renewal), No		Does Not Apply	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	50-59	Future (add at renewal), No		Applies	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	60-69	Future (add at renewal), No		Does Not Apply	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	60-69	Future (add at renewal), No		Applies	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	70-79	Future (add at renewal), No		Does Not Apply	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	70-79	Future (add at renewal), No		Applies	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	80-85	Future (add at renewal), No		Does Not Apply	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	80-85	Future (add at renewal), No		Applies	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	86-89	Future (add at renewal), No		Does Not Apply	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	86-89	Future (add at renewal), No		Applies	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	90-94	Future (add at renewal), No		Does Not Apply	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
	90-94	Future (add at renewal), No		Applies	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	95-100	Future (add at renewal), No		Does Not Apply	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	95-100	Future (add at renewal), No		Applies	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	998	Future (add at renewal), No		Does Not Apply	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	998	Future (add at renewal), No		Applies	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	999	Future (add at renewal), No		Does Not Apply	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	999	Future (add at renewal), No		Applies	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71

RX03TM13: COLL COLL Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	5-9	Future (add at renewal), No		Applies	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	10-19	Future (add at renewal), No		Does Not Apply	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	10-19	Future (add at renewal), No		Applies	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	20-29	Future (add at renewal), No		Does Not Apply	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	20-29	Future (add at renewal), No		Applies	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	30-39	Future (add at renewal), No		Does Not Apply	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	30-39	Future (add at renewal), No		Applies	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	40-49	Future (add at renewal), No		Does Not Apply	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	40-49	Future (add at renewal), No		Applies	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	50-59	Future (add at renewal), No		Does Not Apply	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	50-59	Future (add at renewal), No		Applies	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	60-69	Future (add at renewal), No		Does Not Apply	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	60-69	Future (add at renewal), No		Applies	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	70-79	Future (add at renewal), No		Does Not Apply	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	70-79	Future (add at renewal), No		Applies	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	80-85	Future (add at renewal), No		Does Not Apply	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	80-85	Future (add at renewal), No		Applies	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	86-89	Future (add at renewal), No		Does Not Apply	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	86-89	Future (add at renewal), No		Applies	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	90-94	Future (add at renewal), No		Does Not Apply	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	90-94	Future (add at renewal), No		Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	95-100	Future (add at renewal), No		Does Not Apply	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	95-100	Future (add at renewal), No		Applies	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	993	Future (add at renewal), No		Does Not Apply	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	993	Future (add at renewal), No		Applies	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	998	Future (add at renewal), No		Does Not Apply	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	998	Future (add at renewal), No		Applies	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	999	Future (add at renewal), No		Does Not Apply	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	999	Future (add at renewal), No		Applies	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	5-9	Future (add at renewal), No		Applies	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	10-19	Future (add at renewal), No		Does Not Apply	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	10-19	Future (add at renewal), No		Applies	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	20-29	Future (add at renewal), No		Does Not Apply	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	20-29	Future (add at renewal), No		Applies	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	30-39	Future (add at renewal), No		Does Not Apply	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	30-39	Future (add at renewal), No		Applies	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	40-49	Future (add at renewal), No		Does Not Apply	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	50-59	Future (add at renewal), No		Does Not Apply	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	60-69	Future (add at renewal), No		Does Not Apply	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	70-79	Future (add at renewal), No		Does Not Apply	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	80-85	Future (add at renewal), No		Does Not Apply	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	80-85	Future (add at renewal), No		Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	86-89	Future (add at renewal), No		Does Not Apply	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	86-89	Future (add at renewal), No		Applies	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	90-94	Future (add at renewal), No		Does Not Apply	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	90-94	Future (add at renewal), No		Applies	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	95-100	Future (add at renewal), No		Does Not Apply	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	95-100	Future (add at renewal), No		Applies	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	993	Future (add at renewal), No		Does Not Apply	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	993	Future (add at renewal), No		Applies	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	998	Future (add at renewal), No		Does Not Apply	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	998	Future (add at renewal), No		Applies	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	999	Future (add at renewal), No		Does Not Apply	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	999	Future (add at renewal), No		Applies	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	5-9	Future (add at renewal), No		Applies	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	10-19	Future (add at renewal), No		Does Not Apply	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	10-19	Future (add at renewal), No		Applies	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	20-29	Future (add at renewal), No		Does Not Apply	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	20-29	Future (add at renewal), No		Applies	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	30-39	Future (add at renewal), No		Does Not Apply	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	30-39	Future (add at renewal), No		Applies	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	40-49	Future (add at renewal), No		Does Not Apply	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	40-49	Future (add at renewal), No		Applies	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	50-59	Future (add at renewal), No		Does Not Apply	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	50-59	Future (add at renewal), No		Applies	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	60-69	Future (add at renewal), No		Does Not Apply	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	60-69	Future (add at renewal), No		Applies	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	70-79	Future (add at renewal), No		Does Not Apply	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	70-79	Future (add at renewal), No		Applies	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	80-85	Future (add at renewal), No		Does Not Apply	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	80-85	Future (add at renewal), No		Applies	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	86-89	Future (add at renewal), No		Applies	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	90-94	Future (add at renewal), No		Does Not Apply	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	90-94	Future (add at renewal), No		Applies	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	95-100	Future (add at renewal), No		Does Not Apply	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	95-100	Future (add at renewal), No		Applies	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	993	Future (add at renewal), No		Applies	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	998	Future (add at renewal), No		Does Not Apply	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	998	Future (add at renewal), No		Applies	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	999	Future (add at renewal), No		Does Not Apply	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	999	Future (add at renewal), No		Applies	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70

RX03TM14: COMP COMP Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	5-9	Future (add at renewal), No		Applies	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	10-19	Future (add at renewal), No		Does Not Apply	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.82
	10-19	Future (add at renewal), No		Applies	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	20-29	Future (add at renewal), No		Does Not Apply	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	20-29	Future (add at renewal), No		Applies	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	30-39	Future (add at renewal), No		Does Not Apply	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	30-39	Future (add at renewal), No		Applies	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	40-49	Future (add at renewal), No		Does Not Apply	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	40-49	Future (add at renewal), No		Applies	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	50-59	Future (add at renewal), No		Does Not Apply	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	50-59	Future (add at renewal), No		Applies	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	60-69	Future (add at renewal), No		Does Not Apply	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	60-69	Future (add at renewal), No		Applies	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	70-79	Future (add at renewal), No		Does Not Apply	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	70-79	Future (add at renewal), No		Applies	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	80-85	Future (add at renewal), No		Does Not Apply	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	80-85	Future (add at renewal), No		Applies	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	86-89	Future (add at renewal), No		Does Not Apply	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	86-89	Future (add at renewal), No		Applies	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	90-94	Future (add at renewal), No		Does Not Apply	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	90-94	Future (add at renewal), No		Applies	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	95-100	Future (add at renewal), No		Does Not Apply	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	95-100	Future (add at renewal), No		Applies	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	993	Future (add at renewal), No		Does Not Apply	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	993	Future (add at renewal), No		Applies	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	998	Future (add at renewal), No		Does Not Apply	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	998	Future (add at renewal), No		Applies	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	999	Future (add at renewal), No		Does Not Apply	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	999	Future (add at renewal), No		Applies	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	5-9	Future (add at renewal), No		Applies	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	10-19	Future (add at renewal), No		Does Not Apply	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	10-19	Future (add at renewal), No		Applies	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	20-29	Future (add at renewal), No		Does Not Apply	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	20-29	Future (add at renewal), No		Applies	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	30-39	Future (add at renewal), No		Does Not Apply	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	30-39	Future (add at renewal), No		Applies	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	40-49	Future (add at renewal), No		Does Not Apply	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	50-59	Future (add at renewal), No		Does Not Apply	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	60-69	Future (add at renewal), No		Does Not Apply	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	70-79	Future (add at renewal), No		Does Not Apply	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	80-85	Future (add at renewal), No		Does Not Apply	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	80-85	Future (add at renewal), No		Applies	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	86-89	Future (add at renewal), No		Does Not Apply	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	86-89	Future (add at renewal), No		Applies	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	90-94	Future (add at renewal), No		Does Not Apply	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	90-94	Future (add at renewal), No		Applies	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	95-100	Future (add at renewal), No		Does Not Apply	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	95-100	Future (add at renewal), No		Applies	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	993	Future (add at renewal), No		Does Not Apply	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	993	Future (add at renewal), No		Applies	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	998	Future (add at renewal), No		Does Not Apply	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	998	Future (add at renewal), No		Applies	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	999	Future (add at renewal), No		Does Not Apply	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	999	Future (add at renewal), No		Applies	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	5-9	Future (add at renewal), No		Applies	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	10-19	Future (add at renewal), No		Does Not Apply	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	10-19	Future (add at renewal), No		Applies	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	20-29	Future (add at renewal), No		Does Not Apply	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	20-29	Future (add at renewal), No		Applies	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	30-39	Future (add at renewal), No		Does Not Apply	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	30-39	Future (add at renewal), No		Applies	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	40-49	Future (add at renewal), No		Does Not Apply	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	40-49	Future (add at renewal), No		Applies	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.65

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	50-59	Future (add at renewal), No		Does Not Apply	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	50-59	Future (add at renewal), No		Applies	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	60-69	Future (add at renewal), No		Does Not Apply	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	60-69	Future (add at renewal), No		Applies	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	70-79	Future (add at renewal), No		Does Not Apply	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	70-79	Future (add at renewal), No		Applies	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	80-85	Future (add at renewal), No		Does Not Apply	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	80-85	Future (add at renewal), No		Applies	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	86-89	Future (add at renewal), No		Does Not Apply	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	86-89	Future (add at renewal), No		Applies	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	90-94	Future (add at renewal), No		Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	90-94	Future (add at renewal), No		Applies	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	95-100	Future (add at renewal), No		Does Not Apply	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	95-100	Future (add at renewal), No		Applies	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	993	Future (add at renewal), No		Applies	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	998	Future (add at renewal), No		Does Not Apply	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	998	Future (add at renewal), No		Applies	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	999	Future (add at renewal), No		Does Not Apply	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	999	Future (add at renewal), No		Applies	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70

RX03TM15: MDCL MP Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)

Sub-chart - High Level	Rated Threshold
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (≤25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.77
	5-9	Future (add at renewal), No		Applies	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	10-19	Future (add at renewal), No		Does Not Apply	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.77
	10-19	Future (add at renewal), No		Applies	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	20-29	Future (add at renewal), No		Does Not Apply	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	20-29	Future (add at renewal), No		Applies	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.55
	30-39	Future (add at renewal), No		Does Not Apply	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	30-39	Future (add at renewal), No		Applies	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.55
	40-49	Future (add at renewal), No		Does Not Apply	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	50-59	Future (add at renewal), No		Does Not Apply	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	60-69	Future (add at renewal), No		Does Not Apply	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	70-79	Future (add at renewal), No		Does Not Apply	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	70-79	Future (add at renewal), No		Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	80-85	Future (add at renewal), No		Does Not Apply	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	80-85	Future (add at renewal), No		Applies	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	86-89	Future (add at renewal), No		Does Not Apply	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	86-89	Future (add at renewal), No		Applies	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	90-94	Future (add at renewal), No		Does Not Apply	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	90-94	Future (add at renewal), No		Applies	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	95-100	Future (add at renewal), No		Does Not Apply	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	95-100	Future (add at renewal), No		Applies	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	993	Future (add at renewal), No		Does Not Apply	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	993	Future (add at renewal), No		Applies	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	998	Future (add at renewal), No		Does Not Apply	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	998	Future (add at renewal), No		Applies	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	999	Future (add at renewal), No		Does Not Apply	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	999	Future (add at renewal), No		Applies	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	5-9	Future (add at renewal), No		Applies	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.53
	10-19	Future (add at renewal), No		Does Not Apply	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	10-19	Future (add at renewal), No		Applies	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.53
	20-29	Future (add at renewal), No		Does Not Apply	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	20-29	Future (add at renewal), No		Applies	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.71

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	30-39	Future (add at renewal), No		Does Not Apply	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	30-39	Future (add at renewal), No		Applies	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	40-49	Future (add at renewal), No		Does Not Apply	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	50-59	Future (add at renewal), No		Does Not Apply	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	50-59	Future (add at renewal), No		Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	60-69	Future (add at renewal), No		Does Not Apply	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	70-79	Future (add at renewal), No		Does Not Apply	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	80-85	Future (add at renewal), No		Does Not Apply	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	80-85	Future (add at renewal), No		Applies	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	86-89	Future (add at renewal), No		Does Not Apply	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	86-89	Future (add at renewal), No		Applies	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	90-94	Future (add at renewal), No		Does Not Apply	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	90-94	Future (add at renewal), No		Applies	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	95-100	Future (add at renewal), No		Does Not Apply	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	95-100	Future (add at renewal), No		Applies	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	993	Future (add at renewal), No		Does Not Apply	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	993	Future (add at renewal), No		Applies	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	998	Future (add at renewal), No		Does Not Apply	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	998	Future (add at renewal), No		Applies	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	5-9	Future (add at renewal), No		Applies	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.62
	10-19	Future (add at renewal), No		Does Not Apply	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	10-19	Future (add at renewal), No		Applies	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.62
	20-29	Future (add at renewal), No		Does Not Apply	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	20-29	Future (add at renewal), No		Applies	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	30-39	Future (add at renewal), No		Does Not Apply	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	30-39	Future (add at renewal), No		Applies	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	40-49	Future (add at renewal), No		Does Not Apply	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	40-49	Future (add at renewal), No		Applies	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	50-59	Future (add at renewal), No		Does Not Apply	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	50-59	Future (add at renewal), No		Applies	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	60-69	Future (add at renewal), No		Applies	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	70-79	Future (add at renewal), No		Does Not Apply	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	70-79	Future (add at renewal), No		Applies	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	80-85	Future (add at renewal), No		Does Not Apply	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	80-85	Future (add at renewal), No		Applies	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	86-89	Future (add at renewal), No		Does Not Apply	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	86-89	Future (add at renewal), No		Applies	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	90-94	Future (add at renewal), No		Does Not Apply	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	90-94	Future (add at renewal), No		Applies	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	95-100	Future (add at renewal), No		Does Not Apply	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	95-100	Future (add at renewal), No		Applies	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	993	Future (add at renewal), No		Applies	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	998	Future (add at renewal), No		Does Not Apply	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	998	Future (add at renewal), No		Applies	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	999	Future (add at renewal), No		Does Not Apply	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	999	Future (add at renewal), No		Applies	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71

RX03TM16: PD PD Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.77
	5-9	Future (add at renewal), No		Applies	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	10-19	Future (add at renewal), No		Does Not Apply	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.77
	10-19	Future (add at renewal), No		Applies	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	20-29	Future (add at renewal), No		Does Not Apply	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	20-29	Future (add at renewal), No		Applies	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.55
	30-39	Future (add at renewal), No		Does Not Apply	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	30-39	Future (add at renewal), No		Applies	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.55
	40-49	Future (add at renewal), No		Does Not Apply	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	50-59	Future (add at renewal), No		Does Not Apply	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	60-69	Future (add at renewal), No		Does Not Apply	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	70-79	Future (add at renewal), No		Does Not Apply	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	80-85	Future (add at renewal), No		Does Not Apply	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	80-85	Future (add at renewal), No		Applies	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	86-89	Future (add at renewal), No		Does Not Apply	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	86-89	Future (add at renewal), No		Applies	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	90-94	Future (add at renewal), No		Does Not Apply	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	90-94	Future (add at renewal), No		Applies	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	95-100	Future (add at renewal), No		Does Not Apply	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	95-100	Future (add at renewal), No		Applies	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	993	Future (add at renewal), No		Does Not Apply	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	993	Future (add at renewal), No		Applies	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	998	Future (add at renewal), No		Does Not Apply	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	998	Future (add at renewal), No		Applies	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	999	Future (add at renewal), No		Does Not Apply	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	999	Future (add at renewal), No		Applies	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	5-9	Future (add at renewal), No		Applies	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.53
	10-19	Future (add at renewal), No		Does Not Apply	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	10-19	Future (add at renewal), No		Applies	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.53
	20-29	Future (add at renewal), No		Does Not Apply	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	20-29	Future (add at renewal), No		Applies	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.54
	30-39	Future (add at renewal), No		Does Not Apply	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	30-39	Future (add at renewal), No		Applies	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	40-49	Future (add at renewal), No		Does Not Apply	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	40-49	Future (add at renewal), No		Applies	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	50-59	Future (add at renewal), No		Does Not Apply	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.83
	50-59	Future (add at renewal), No		Applies	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.58
	60-69	Future (add at renewal), No		Does Not Apply	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	60-69	Future (add at renewal), No		Applies	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	70-79	Future (add at renewal), No		Does Not Apply	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	70-79	Future (add at renewal), No		Applies	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	80-85	Future (add at renewal), No		Does Not Apply	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	80-85	Future (add at renewal), No		Applies	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	86-89	Future (add at renewal), No		Does Not Apply	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	86-89	Future (add at renewal), No		Applies	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	90-94	Future (add at renewal), No		Does Not Apply	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	90-94	Future (add at renewal), No		Applies	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	95-100	Future (add at renewal), No		Does Not Apply	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	95-100	Future (add at renewal), No		Applies	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	993	Future (add at renewal), No		Does Not Apply	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	993	Future (add at renewal), No		Applies	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.59
	998	Future (add at renewal), No		Does Not Apply	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	998	Future (add at renewal), No		Applies	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	999	Future (add at renewal), No		Applies	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	5-9	Future (add at renewal), No		Applies	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.62
	10-19	Future (add at renewal), No		Does Not Apply	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	10-19	Future (add at renewal), No		Applies	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	20-29	Future (add at renewal), No		Does Not Apply	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	20-29	Future (add at renewal), No		Applies	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	30-39	Future (add at renewal), No		Does Not Apply	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	30-39	Future (add at renewal), No		Applies	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	40-49	Future (add at renewal), No		Does Not Apply	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	40-49	Future (add at renewal), No		Applies	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.72

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	50-59	Future (add at renewal), No		Does Not Apply	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	50-59	Future (add at renewal), No		Applies	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.63
	60-69	Future (add at renewal), No		Does Not Apply	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	60-69	Future (add at renewal), No		Applies	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	70-79	Future (add at renewal), No		Does Not Apply	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	70-79	Future (add at renewal), No		Applies	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.64
	80-85	Future (add at renewal), No		Does Not Apply	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	80-85	Future (add at renewal), No		Applies	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	86-89	Future (add at renewal), No		Does Not Apply	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	86-89	Future (add at renewal), No		Applies	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
			Homeowner , Market Value		
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	90-94	Future (add at renewal), No		Does Not Apply	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	90-94	Future (add at renewal), No		Applies	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	95-100	Future (add at renewal), No		Does Not Apply	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	95-100	Future (add at renewal), No		Applies	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	PD Matrix Factor
	993	Future (add at renewal), No		Applies	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	998	Future (add at renewal), No		Does Not Apply	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	998	Future (add at renewal), No		Applies	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	999	Future (add at renewal), No		Does Not Apply	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.01
	999	Future (add at renewal), No		Applies	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.71

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Effective – ~~December 14, 2012~~ March 14, 2013

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Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR
2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

[Rating Chart](#)

MATRIX FACTOR**

Eff. 3-23-13

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide, ~~and the length of time the policy has been in force with Nationwide.~~

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended, Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

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Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

~~4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide or Allied Preferred or Standard Companies, which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.~~

New Business Rule

Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

[BI Matrix Factor**](#)

[PD Matrix Factor**](#)

[MDCL Matrix Factor**](#)

[COMP Matrix Factor**](#)

[COLL Matrix Factor**](#)

ADVANCE QUOTE DISCOUNT

This discount applies to new business policies, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for five years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide's Standard and Preferred Companies.
2. The following vehicle types are eligible: PPA and AC-Reg.

[Rating Chart](#)

SELECT RATING FACTOR**

Eff. ~~83-23-12~~ 13

Based on a combination of the number of terms with prior carrier, select customer definition, number of shopping days, and terms with Nationwide, the otherwise applicable premiums for BI, PD, ME, COMP, and COLL, shall be modified by the factors listed in the following chart.

The following rules are applicable:

AVERAGE DRIVER CLASS FACTOR**DRIVER CLASSIFICATION — Definitions****Eff. 3-23-13

1. "Married" means a married person living with his or her spouse or a person widowed. This definition also includes a person divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

2. "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

- a. The driver is not the titled owner, AND
- b. The driver is under age 25, AND
- c. There are more drivers than vehicles on the policy, AND
- d. There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

4. The "Good Student" classification is applicable provided:

- a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. ~~Annually~~When requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - (1) Ranked among the upper 20 percent of the class scholastically, OR
 - (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
 - (1) Graduated from a four-year college, AND

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- (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
- (3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test - II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company ~~each subsequent twelve months~~when requested.

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

5. The "Student Away - College Student" classification is applicable provided the owner or operator is age 16 to 24, is unmarried, and is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile. NOTE - such an operator must not have access to any of the vehicles insured under the policy while away at school.

DRIVER CLASSIFICATION — Factors

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR**

Eff. 3-23-13

The Merit Rating Plan is designed to ~~offer insurance to all drivers regardless of their accident and violation history~~price risks based on accident and conviction history. Those drivers who are free from

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BASE RATES

Please refer to the Rating Charts portion of this manual.

[BI Base Rates](#)

[PD Base Rates](#)

[ME Base Rates](#)

[COMP Full Coverage Base Rates](#)

[COLL \\$100 Deductible Base Rates](#)

EXPENSE FEES

Please refer to the Rating Charts portion of this manual.

[Rating Chart](#)

RATE SYMBOLS

Please refer to the Rating Charts portion of this manual.

[BI Rate Symbols](#)

[PD Rate Symbols](#)

[ME Rate Symbols](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTOR

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factor](#)

[PD Model Year Factor](#)

[ME Model Year Factor](#)

[COMP Model Year Factor](#)

[COLL Model Year Factor](#)

OTHER LIMITS AND DEDUCTIBLES**

[Eff. 3-23-13](#)

Please refer to the Rating Charts portion of this manual.

[BI Limits**](#)

[PD Limits**](#)

[ME Limits**](#)

[COMP Deductibles](#)

[COLL Deductibles](#)

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Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

[Rating Chart](#)

[Government Employees Rating Factor](#)

NAMED NON-OWNER POLICY (NNO)**

Eff. 3-23-13

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR
2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.
2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.
3. Persons operating a public or livery conveyance, including school bus drivers.
4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

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5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME — Apply the Rate Factor and the percent shown below to the PPA base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI, or UMPD — ~~Charge~~ Apply the Rate Factor to the regular Private Passenger premium.

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25	164	230
b. No male operator under age 25	144	202
3. Do not customarily involve use of automobiles and there is:		
a. A male operator under age 25	87	230
b. No male operator under age 25	58	164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification.

[NNO Calculation Charts](#)

[Rate Factor**](#)

GENERAL RULES

POLICY TERM

All policy terms are six months. All policies are automatically renewable.

PREMIUM ADJUSTMENT**

Eff. 3-23-13

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorated d premium on the basis of rates in effect at the time of the change.
2. All other changes — Collect or refund prorated d premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS**

Eff. 3-23-13

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. PRO ~~RATE-RATA~~ BASIS CANCELLATION

Cancellation is on a ~~prorate-pro rata~~ basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. REFUND

Cancellation premium refund of less than \$2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

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FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring certificate owns no automobile, filing may be made on policy issued a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states where we are not licensed to write insurance:

1. Louisiana,
2. Massachusetts, AND
3. New Jersey.

A \$15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

PAYMENT OPTIONS

Eff. 08-23-12

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of \$5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

The Company reserves the right to impose a fee of \$30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of \$10.00 will be assessed, subject to the company's late fee waiver guidelines, for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

PRORATE TABLES**PRORATE TABLES – SEMI-ANNUAL POLICIES**

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
1	0.5	47	25.8	93	51.1	138	75.8
2	1.1	48	26.4	94	51.6	139	76.4
3	1.6	49	26.9	95	52.2	140	76.9
4	2.2	50	27.5	96	52.7	141	77.5
5	2.7	51	28	97	53.3	142	78
6	3.3	52	28.6	98	53.8	143	78.6
7	3.8	53	29.1	99	54.4	144	79.1
8	4.4	54	29.7	100	54.9	145	79.7
9	4.9	55	30.2	101	55.5	146	80.2
10	5.5	56	30.8	102	56	147	80.8
11	6	57	31.3	103	56.6	148	81.3
12	6.6	58	31.9	104	57.1	149	81.9
13	7.1	59	32.4	105	57.7	150	82.4
14	7.7	60	33	106	58.2	151	83
15	8.2	61	33.5	107	58.8	152	83.5
16	8.8	62	34.1	108	59.3	153	84.1
17	9.3	63	34.6	109	59.9	154	84.6
18	9.9	64	35.2	110	60.4	155	85.2
19	10.4	65	35.7	111	61	156	85.7
20	11	66	36.3	112	61.5	157	86.3
21	11.5	67	36.8	113	62.1	158	86.8
22	12.1	68	37.4	114	62.6	159	87.4
23	12.6	69	37.9	115	63.2	160	87.9
24	13.2	70	38.5	116	63.7	161	88.5
25	13.7	71	39	117	64.3	162	89
26	14.3	72	39.6	118	64.8	163	89.6
27	14.8	73	40.1	119	65.4	164	90.1
28	15.4	74	40.7	120	65.9	165	90.7
29	15.9	75	41.2	121	66.5	166	91.2
30	16.5	76	41.8	122	67	167	91.8
31	17	77	42.3	123	67.6	168	92.3
32	17.6	78	42.9	124	68.1	169	92.9
33	18.1	79	43.4	125	68.7	170	93.4
34	18.7	80	44	126	69.2	171	94
35	19.2	81	44.5	127	69.8	172	94.5
36	19.8	82	45.1	128	70.3	173	95.1
37	20.3	83	45.6	129	70.9	174	95.6
38	20.9	84	46.2	130	71.4	175	96.2

No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %	No.-of Days Policy-In Force	Pro- Rate %
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Effective – March 23, 2013

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PREMIUM MODIFICATION RULES

NATIONWIDE AFFINITY DISCOUNT

Eff. 12-14-12

When a household member is also a member of a Nationwide Affinity Group at the time the discount is initially applied on the policy, the otherwise applicable premium shall be reduced. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.

Affinity Category Code Definitions

Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.

Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.

Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.

Financial Institutions – Banks, credit unions or other financial institutions.

Miscellaneous – All other Organizations that do not belong to a category defined above.

[Rating Chart](#)

TIER FACTOR**

Eff. 3-23-13

A factor will be applied according to the Underwriting Tier/Company Placement Guidelines.

[Rating Chart**](#)

NATIONWIDE ASSOCIATE DISCOUNT

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

[Rating Chart](#)

NEW VEHICLE DISCOUNT

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

[BI Rating Chart](#)

[PD Rating Chart](#)

[MP Rating Chart](#)

[COMP Rating Chart](#)

NO PRIOR INSURANCE SURCHARGE**New Business Rating**

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR
2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

[Rating Chart](#)

MATRIX FACTOR**

Eff. 3-23-13

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended, Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

New Business Rule

Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

[BI Matrix Factor](#)**

[PD Matrix Factor](#)**

[MDCL Matrix Factor](#)**

[COMP Matrix Factor](#)**

[COLL Matrix Factor](#)**

ADVANCE QUOTE DISCOUNT

This discount applies to new business policies, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for five years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide's Standard and Preferred Companies.
2. The following vehicle types are eligible: PPA and AC-Reg.

[Rating Chart](#)

SELECT RATING FACTOR***Eff. 3-23-13*

Based on a combination of the number of terms with prior carrier, select customer definition, number of shopping days, and terms with Nationwide, the otherwise applicable premiums for BI, PD, ME, COMP, and COLL, shall be modified by the factors listed in the following chart.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies. The following vehicle types are eligible: PPA and AC-Reg.
3. Customers are defined as Select or Non-Select at the inception of the policy based on prior BI limits, number of vehicles insured with Nationwide, the number of prior carriers, and whether the policy was previously insured with Nationwide.
4. Policies will be assigned to a 'Prior BI Limits' category based on the lower of the BI limits carried with the insured's most recent prior carrier or the BI limits selected on the Nationwide Policy.
5. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within Select Rating.

A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by a Nationwide or Allied Company.

Only those vehicle types eligible for the Select Rating that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

6. If a policy is eligible for the Intra Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.
7. Any applicant who was previously insured by a Standard/Preferred Nationwide company within the past five years and has been insured with one or more carriers since leaving Nationwide is identified as a winback in the Select Rating Factors.

[Select Flag
Rating Chart**](#)

AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions**

Eff. 3-23-13

1. "Married" means a married person living with his or her spouse or a person widowed. This definition also includes a person divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.
2. "Age" means the age that has been or will be attained within the current calendar year.

No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:
 - a. The driver is not the titled owner, AND
 - b. The driver is under age 25, AND
 - c. There are more drivers than vehicles on the policy, AND
 - d. There are at least as many non-occasional operators on the policy as there are vehicles.

If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

An "Operator Status" of "principal" will be assigned in all other cases.

4. The "Good Student" classification is applicable provided:
 - a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
 - b. When requested, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - (1) Ranked among the upper 20 percent of the class scholastically, OR
 - (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
 - c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
 - (3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test - II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company when requested.

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

5. The "Student Away - College Student" classification is applicable provided the owner or operator is age 16 to 24, is unmarried, and is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile. NOTE - such an operator must not have access to any of the vehicles insured under the policy while away at school.

DRIVER CLASSIFICATION — Factors

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR***Eff. 3-23-13*

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:
 - a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
 - b. Failure to submit to a chemical test, OR
 - c. Failure to stop and report when involved in an accident, OR
 - d. Falsification of an accident report, OR
 - e. Homicide or assault arising out of the operation of a motor vehicle, OR
 - f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR

MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

[Rating Chart](#)

[Government Employees Rating Factor](#)

NAMED NON-OWNER POLICY (NNO)**

Eff. 3-23-13

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR
2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.
3. Persons operating a public or livery conveyance, including school bus drivers.
4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.
5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME — Apply the Rate Factor and the percent shown below to the PPA base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI, or UMPD — Apply the Rate Factor to the regular Private Passenger premium.

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25.....	164	230
b. No male operator under age 25.....	144	202
3. Do not customarily involve use of automobiles and there is:		
a. A male operator under age 25.....	87	230
b. No male operator under age 25.....	58	164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification.

[NNO Calculation Charts](#)

[Rate Factor**](#)

GENERAL RULES

POLICY TERM

All policy terms are six months. All policies are automatically renewable.

PREMIUM ADJUSTMENT**

Eff. 3-23-13

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the time of the change.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS**

Eff. 3-23-13

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. REFUND

NAMED NON OWNER NNO
QUICK REFERENCE

	AD	BI	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X		X	X			
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X
Rate Factor	X	X	X	X	X	X	X	X
Tier Factor	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium **

RP03NNOAD1541

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA22
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Nationwide Associate Discount Factor	RP03TM62
5.	Determine Rate Factor	RP03TE37
6.	Base Rate = Base Rate	
7.	Result = Base Rate * Tier Factor (ten cents rounded)	
8.	* Affinity Discount Factor (ten cents rounded)	
9.	* Nationwide Associate Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	

CALCULATION NNO BI Coverage Premium **

RP03NNOBI1542

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA03
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Limit/Deductible Factor	RP03TD03
5.	Determine Nationwide Associate Discount Factor	RP03TM62
6.	Determine Rate Factor	RP03TE37
7.	Result = Base Rate * Tier Factor (ten cents rounded)	
8.	* Affinity Discount Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	* Nationwide Associate Discount Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium **

RP03NNOLOI1545

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA31
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Nationwide Associate Discount Factor	RP03TM62
5.	Determine Rate Factor	RP03TE37
6.	Result = Base Rate * Tier Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	

CALCULATION NNO MDCL Coverage Premium **

RP03NNOMDCL1546

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA30
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Limit/Deductible Factor	RP03TD13
5.	Determine Nationwide Associate Discount Factor	RP03TM62
6.	Determine Rate Factor	RP03TE37
7.	Result = Base Rate * Tier Factor (ten cents rounded)	
8.	* Affinity Discount Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	* Nationwide Associate Discount Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium **

RP03NNOPD1549

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA04
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Limit/Deductible Factor	RP03TD04
5.	Determine Nationwide Associate Discount Factor	RP03TM62
6.	Determine Rate Factor	RP03TE37
7.	Result = Base Rate * Tier Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Nationwide Associate Discount Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium **

RP03NNOUIMBI1550

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA09
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Nationwide Associate Discount Factor	RP03TM62
5.	Determine Rate Factor	RP03TE37
6.	Result = Base Rate * Tier Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium **

RP03NNOUMBI1551

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA07
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Nationwide Associate Discount Factor	RP03TM62
5.	Determine Rate Factor	RP03TE37
6.	Result = Base Rate * Tier Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	

Step	Description	Chart Name
9.	* Rate Factor (ten cents rounded)	

CALCULATION NNO UMPD Coverage Premium **

RP03NNOUMPD1552

Effective Date: MAR-23-2013

Step	Description	Chart Name
1.	Determine Base Rate	RP03TA08
2.	Determine Tier Factor	RP03TI39
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Nationwide Associate Discount Factor	RP03TM62
5.	Determine Rate Factor	RP03TE37
6.	Result = Base Rate * Tier Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	

Effective Date: SEP-26-2011

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

RP03TC23: BI New Vehicle Discount Factor

Effective Date: SEP-26-2011

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

RP03TC24: PD New Vehicle Discount Factor

Effective Date: SEP-26-2011

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

RP03TC25: MDCL New Vehicle Discount Factor

Effective Date: SEP-26-2011

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

RP03TD03: BI Limit/Deductible Factor **

Effective Date: MAR-23-2013

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.070	100000	100000	1.280
50000	100000	1.180	100000	200000	1.340
100000	300000	1.500	100000	500000	1.580
150000	300000	1.540	200000	500000	1.630
250000	500000	1.660	300000	300000	1.620
500000	500000	1.730	500000	1000000	1.810
1000000	1000000	1.940			

RP03TD04: PD Limit/Deductible Factor **

Effective Date: MAR-23-2013

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.110
200000	1.190	250000	1.200	300000	1.220
30000	1.010	40000	1.030	500000	1.260
1000000	1.360				

RP03TD06: COMP Limit/Deductible Factor

Effective Date: SEP-26-2011

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

RP03TD07: COLL Limit/Deductible Factor

Effective Date: SEP-26-2011

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850

RP03TD13: MDCL Limit/Deductible Factor **

Effective Date: MAR-23-2013

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.020	10000	1.380
25000	1.720				

RP03TD92: COMP Deductible Additive

Effective Date: SEP-26-2011

Deductible	Rate Symbol Factor	Deductible Additive	Deductible Slope
250	0-1.062	0.671661000	0.000000000
250	01.063-01.071	0.650919000	0.019450000
250	01.072-01.080	0.640087000	0.029655000
250	01.081-01.098	0.632359000	0.036765000
250	01.099-01.917	0.613074000	0.054125000
250	01.918-2.259	0.626533000	0.047104000
250	02.260-4.316	0.684015000	0.021658000
250	04.317-05.547	0.701107000	0.017703000
250	5.548-5.55	0.752673000	0.008423000
250	05.551-05.696	0.791031000	0.001509000
250	05.697-99.999	0.799587000	0.000000000
500	0-1.047	0.466744000	0.000000000

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
				Anniv. - No Prior Ins. Over 30 Days (1)	
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RP03TE37: PLCY Rate Factor **

Effective Date: MAR-23-2013

Coverage	Rate Factor	Coverage	Rate Factor	Coverage	Rate Factor
AD	0.60	BI, MDCL, PD	0.60	COLL	0.60
LOI	0.60	ME	0.60	UMBI	0.60
UIMBI	0.60	UMPD	0.60		

RP03TE54: PLCY Vehicle Use Factor

Effective Date: SEP-26-2011

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Tenent	Motorhome(06), Trailer(04)		0.95
Remove (at renewal), Yes	Mobile Home	Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RP03TI39: PLCY Tier Factor **

Effective Date: MAR-23-2013

Company Code	Coverage	Vehicle Tier Flag	Tier Factor
Nationwide Property & Casualty	BI	2	1.13000
Nationwide Property & Casualty	PD	2	1.13000
Nationwide Property & Casualty	MDCL	2	1.13000
Nationwide Property & Casualty	COMP	2	1.13000
Nationwide Property & Casualty	COLL	2	1.13000
Nationwide Property & Casualty	UMBI	2	1.13000
Nationwide Property & Casualty	UIMBI	2	1.13000
Nationwide Property & Casualty	UMPD	2	1.13000

Company Code	Coverage	Vehicle Tier Flag	Tier Factor
Nationwide Property & Casualty	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	2	1.00000
Nationwide Property & Casualty		1	1.00000

RP03TI73: PLCY Accident Free Discount Factor

Effective Date: SEP-26-2011

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RP03TI83: PLCY Auto Financial Discount Factor

Effective Date: SEP-26-2011

Auto Financial Discount Indicator	Auto Financial Discount Factor	Auto Financial Discount Indicator	Auto Financial Discount Factor	Auto Financial Discount Indicator	Auto Financial Discount Factor
Yes	0.95	No	1.00		

RP03TM06: PLCY Household Composition Factor

Effective Date: SEP-26-2011

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	1.03
BI, PD	Does Not Apply	1	>0	>24	1.03
BI, PD	Applies	1	2	>24	0.96
BI, PD	Applies	1	3	>24	0.92
BI, PD	Applies	1	>3	>24	0.92
BI, PD		2	<2	>24	1.07
BI, PD	Does Not Apply	2	>0	>24	1.07
BI, PD	Applies	2	2	>24	1.00
BI, PD	Applies	2	3	>24	0.92
BI, PD	Applies	2	>3	>24	0.92
BI, PD		3	<2	>24	1.07
BI, PD	Does Not Apply	3	>0	>24	1.07
BI, PD	Applies	3	2	>24	1.06
BI, PD	Applies	3	3	>24	1.00
BI, PD	Applies	3	>3	>24	0.92

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Applies	3	3	<25	1.07
MDCL	Applies	3	>3	<25	1.00
MDCL		>3	<2	<25	1.22
MDCL	Does Not Apply	>3	>0	<25	1.22
MDCL	Applies	>3	2	<25	1.22
MDCL	Applies	>3	3	<25	1.22
MDCL	Applies	>3	>3	<25	1.07

RP03TM12: BI BI Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.87
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	901-992	Future (add at renewal), No		Applies	0.75
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.87
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.87
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	637-722	Future (add at renewal), No		Does Not Apply	0.87
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.76
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	477-550	Future (add at renewal), No		Applies	0.76
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	400-476	Future (add at renewal), No		Applies	0.76
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	333-399	Future (add at renewal), No		Applies	0.76
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	298-332	Future (add at renewal), No		Applies	0.78
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	253-297	Future (add at renewal), No		Applies	0.78
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.78
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.78
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.78
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.92
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	901-992	Future (add at renewal), No		Applies	0.80
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	806-900	Future (add at renewal), No		Does Not Apply	0.92
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	806-900	Future (add at renewal), No		Applies	0.80
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	723-805	Future (add at renewal), No		Does Not Apply	0.92
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	723-805	Future (add at renewal), No		Applies	0.80
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	637-722	Future (add at renewal), No		Does Not Apply	0.92

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	637-722	Future (add at renewal), No		Applies	0.80
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	551-636	Future (add at renewal), No		Does Not Apply	0.93
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	551-636	Future (add at renewal), No		Applies	0.80
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	477-550	Future (add at renewal), No		Does Not Apply	0.93
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	477-550	Future (add at renewal), No		Applies	0.80
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	400-476	Future (add at renewal), No		Does Not Apply	0.93
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	400-476	Future (add at renewal), No		Applies	0.80
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	333-399	Future (add at renewal), No		Does Not Apply	0.93
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	333-399	Future (add at renewal), No		Applies	0.80
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	298-332	Future (add at renewal), No		Does Not Apply	0.94
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	298-332	Future (add at renewal), No		Applies	0.80
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	253-297	Future (add at renewal), No		Does Not Apply	0.94
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	253-297	Future (add at renewal), No		Applies	0.80
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	199-252	Future (add at renewal), No		Does Not Apply	0.94
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	199-252	Future (add at renewal), No		Applies	0.80
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	191-198	Future (add at renewal), No		Does Not Apply	0.94
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	191-198	Future (add at renewal), No		Applies	0.80
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.80
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	999	Future (add at renewal), No		Does Not Apply	0.95
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	999	Future (add at renewal), No		Applies	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.99
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	901-992	Future (add at renewal), No		Applies	0.84
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	806-900	Future (add at renewal), No		Does Not Apply	0.99
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	806-900	Future (add at renewal), No		Applies	0.84
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	723-805	Future (add at renewal), No		Does Not Apply	0.99

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	723-805	Future (add at renewal), No		Applies	0.84
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	637-722	Future (add at renewal), No		Does Not Apply	0.99
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	637-722	Future (add at renewal), No		Applies	0.84
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	0.99
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	477-550	Future (add at renewal), No		Applies	0.85
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value		
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

RP03TM13: COLL COLL Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.87
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	901-992	Future (add at renewal), No		Applies	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.87
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.87
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	637-722	Future (add at renewal), No		Does Not Apply	0.87
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.76
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	477-550	Future (add at renewal), No		Applies	0.76
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	400-476	Future (add at renewal), No		Applies	0.76
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	333-399	Future (add at renewal), No		Applies	0.76
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	298-332	Future (add at renewal), No		Applies	0.78
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.78
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.78
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.78
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.78
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	999	Future (add at renewal), No		Does Not Apply	0.91
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	999	Future (add at renewal), No		Applies	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.93
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	901-992	Future (add at renewal), No		Applies	0.78
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	806-900	Future (add at renewal), No		Does Not Apply	0.93
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	806-900	Future (add at renewal), No		Applies	0.78
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	723-805	Future (add at renewal), No		Does Not Apply	0.93
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	723-805	Future (add at renewal), No		Applies	0.78
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	637-722	Future (add at renewal), No		Does Not Apply	0.93
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	637-722	Future (add at renewal), No		Applies	0.78
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	551-636	Future (add at renewal), No		Does Not Apply	0.93
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	551-636	Future (add at renewal), No		Applies	0.79
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	477-550	Future (add at renewal), No		Does Not Apply	0.93
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	477-550	Future (add at renewal), No		Applies	0.79
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	400-476	Future (add at renewal), No		Does Not Apply	0.93
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	400-476	Future (add at renewal), No		Applies	0.79
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	333-399	Future (add at renewal), No		Does Not Apply	0.93
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	333-399	Future (add at renewal), No		Applies	0.79
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	298-332	Future (add at renewal), No		Does Not Apply	0.94
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	298-332	Future (add at renewal), No		Applies	0.79
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	253-297	Future (add at renewal), No		Does Not Apply	0.94
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	253-297	Future (add at renewal), No		Applies	0.79
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	199-252	Future (add at renewal), No		Does Not Apply	0.94
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	199-252	Future (add at renewal), No		Applies	0.79
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	191-198	Future (add at renewal), No		Does Not Apply	0.94
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	191-198	Future (add at renewal), No		Applies	0.79
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	999	Future (add at renewal), No		Does Not Apply	0.94
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	999	Future (add at renewal), No		Applies	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.98
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	901-992	Future (add at renewal), No		Applies	0.84
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	806-900	Future (add at renewal), No		Does Not Apply	0.98
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	806-900	Future (add at renewal), No		Applies	0.84
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	723-805	Future (add at renewal), No		Does Not Apply	0.98
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	723-805	Future (add at renewal), No		Applies	0.84
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	637-722	Future (add at renewal), No		Does Not Apply	0.98
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	637-722	Future (add at renewal), No		Applies	0.84
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	0.99
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	477-550	Future (add at renewal), No		Applies	0.85
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.99

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

RP03TM14: COMP COMP Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.87
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	901-992	Future (add at renewal), No		Applies	0.75
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.87
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	637-722	Future (add at renewal), No		Does Not Apply	0.87
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.76
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	477-550	Future (add at renewal), No		Applies	0.76
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	400-476	Future (add at renewal), No		Applies	0.76
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	333-399	Future (add at renewal), No		Applies	0.76
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	298-332	Future (add at renewal), No		Applies	0.78
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.78
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.78
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.78
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.78
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	999	Future (add at renewal), No		Does Not Apply	0.91
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	999	Future (add at renewal), No		Applies	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.93
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	901-992	Future (add at renewal), No		Applies	0.78
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	806-900	Future (add at renewal), No		Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	806-900	Future (add at renewal), No		Applies	0.78
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	723-805	Future (add at renewal), No		Does Not Apply	0.93
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	723-805	Future (add at renewal), No		Applies	0.78
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	637-722	Future (add at renewal), No		Does Not Apply	0.93
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	637-722	Future (add at renewal), No		Applies	0.78
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	551-636	Future (add at renewal), No		Does Not Apply	0.93
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	551-636	Future (add at renewal), No		Applies	0.79
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	477-550	Future (add at renewal), No		Does Not Apply	0.93
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	477-550	Future (add at renewal), No		Applies	0.79
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	400-476	Future (add at renewal), No		Does Not Apply	0.93
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	400-476	Future (add at renewal), No		Applies	0.79
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	333-399	Future (add at renewal), No		Does Not Apply	0.93
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	333-399	Future (add at renewal), No		Applies	0.79
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	298-332	Future (add at renewal), No		Does Not Apply	0.94
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	298-332	Future (add at renewal), No		Applies	0.79
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	253-297	Future (add at renewal), No		Does Not Apply	0.94
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	253-297	Future (add at renewal), No		Applies	0.79
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	199-252	Future (add at renewal), No		Does Not Apply	0.94
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	199-252	Future (add at renewal), No		Applies	0.79
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	191-198	Future (add at renewal), No		Does Not Apply	0.94
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	191-198	Future (add at renewal), No		Applies	0.79
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.79
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	999	Future (add at renewal), No		Does Not Apply	0.94
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	999	Future (add at renewal), No		Applies	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.98

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	901-992	Future (add at renewal), No		Applies	0.84
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	806-900	Future (add at renewal), No		Does Not Apply	0.98
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	806-900	Future (add at renewal), No		Applies	0.84
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	723-805	Future (add at renewal), No		Does Not Apply	0.98
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	723-805	Future (add at renewal), No		Applies	0.84
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	637-722	Future (add at renewal), No		Does Not Apply	0.98
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.98
	637-722	Future (add at renewal), No		Applies	0.84
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	0.99
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	477-550	Future (add at renewal), No		Applies	0.85
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value		
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	999	Future (add at renewal), No		Does Not Apply	1.00

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.85
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

RP03TM15: MDCL MP Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.87
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	901-992	Future (add at renewal), No		Applies	0.75
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	806-900	Future (add at renewal), No		Does Not Apply	0.87
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.87
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	637-722	Future (add at renewal), No		Does Not Apply	0.87
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.76
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	477-550	Future (add at renewal), No		Applies	0.76
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	400-476	Future (add at renewal), No		Applies	0.76
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	333-399	Future (add at renewal), No		Applies	0.76
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	298-332	Future (add at renewal), No		Applies	0.78
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.78
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.78
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.78
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.92
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	901-992	Future (add at renewal), No		Applies	0.80
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	806-900	Future (add at renewal), No		Does Not Apply	0.92
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	806-900	Future (add at renewal), No		Applies	0.80
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	723-805	Future (add at renewal), No		Does Not Apply	0.92
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	723-805	Future (add at renewal), No		Applies	0.80
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	637-722	Future (add at renewal), No		Does Not Apply	0.92
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	637-722	Future (add at renewal), No		Applies	0.80
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	551-636	Future (add at renewal), No		Does Not Apply	0.93
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	551-636	Future (add at renewal), No		Applies	0.80
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	477-550	Future (add at renewal), No		Does Not Apply	0.93
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	477-550	Future (add at renewal), No		Applies	0.80
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	400-476	Future (add at renewal), No		Does Not Apply	0.93
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	400-476	Future (add at renewal), No		Applies	0.80
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	333-399	Future (add at renewal), No		Does Not Apply	0.93
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	333-399	Future (add at renewal), No		Applies	0.80
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	298-332	Future (add at renewal), No		Does Not Apply	0.94
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	298-332	Future (add at renewal), No		Applies	0.80
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	253-297	Future (add at renewal), No		Does Not Apply	0.94
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	253-297	Future (add at renewal), No		Applies	0.80
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	199-252	Future (add at renewal), No		Does Not Apply	0.94
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	199-252	Future (add at renewal), No		Applies	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	191-198	Future (add at renewal), No		Does Not Apply	0.94
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	191-198	Future (add at renewal), No		Applies	0.80
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.80
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	999	Future (add at renewal), No		Does Not Apply	0.95
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	999	Future (add at renewal), No		Applies	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.99
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	901-992	Future (add at renewal), No		Applies	0.84
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	806-900	Future (add at renewal), No		Does Not Apply	0.99
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	806-900	Future (add at renewal), No		Applies	0.84
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	723-805	Future (add at renewal), No		Does Not Apply	0.99
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	723-805	Future (add at renewal), No		Applies	0.84
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	637-722	Future (add at renewal), No		Does Not Apply	0.99
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	637-722	Future (add at renewal), No		Applies	0.84
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.99

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	0.99
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	477-550	Future (add at renewal), No		Applies	0.85
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

RP03TM16: PD PD Matrix Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.87
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	901-992	Future (add at renewal), No		Applies	0.75
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.87
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.87
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	637-722	Future (add at renewal), No		Does Not Apply	0.87
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.76
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	477-550	Future (add at renewal), No		Applies	0.76
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	400-476	Future (add at renewal), No		Applies	0.76
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	333-399	Future (add at renewal), No		Applies	0.76
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	298-332	Future (add at renewal), No		Applies	0.78
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.78
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.78
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.78
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.92
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	901-992	Future (add at renewal), No		Applies	0.80
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	806-900	Future (add at renewal), No		Does Not Apply	0.92
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	806-900	Future (add at renewal), No		Applies	0.80
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	723-805	Future (add at renewal), No		Does Not Apply	0.92
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	723-805	Future (add at renewal), No		Applies	0.80
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	637-722	Future (add at renewal), No		Does Not Apply	0.92
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.92
	637-722	Future (add at renewal), No		Applies	0.80
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	551-636	Future (add at renewal), No		Does Not Apply	0.93
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	551-636	Future (add at renewal), No		Applies	0.80
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	477-550	Future (add at renewal), No		Does Not Apply	0.93
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	477-550	Future (add at renewal), No		Applies	0.80
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	400-476	Future (add at renewal), No		Does Not Apply	0.93
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	400-476	Future (add at renewal), No		Applies	0.80
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	333-399	Future (add at renewal), No		Does Not Apply	0.93
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	333-399	Future (add at renewal), No		Applies	0.80
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	298-332	Future (add at renewal), No		Does Not Apply	0.94
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	298-332	Future (add at renewal), No		Applies	0.80
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	253-297	Future (add at renewal), No		Does Not Apply	0.94
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	253-297	Future (add at renewal), No		Applies	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	199-252	Future (add at renewal), No		Does Not Apply	0.94
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	199-252	Future (add at renewal), No		Applies	0.80
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	191-198	Future (add at renewal), No		Does Not Apply	0.94
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	191-198	Future (add at renewal), No		Applies	0.80
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.80
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.69
	999	Future (add at renewal), No		Does Not Apply	0.95
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	999	Future (add at renewal), No		Applies	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.99
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	901-992	Future (add at renewal), No		Applies	0.84
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	806-900	Future (add at renewal), No		Does Not Apply	0.99
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	806-900	Future (add at renewal), No		Applies	0.84
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	723-805	Future (add at renewal), No		Does Not Apply	0.99
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	723-805	Future (add at renewal), No		Applies	0.84
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	637-722	Future (add at renewal), No		Does Not Apply	0.99
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.99

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	637-722	Future (add at renewal), No		Applies	0.84
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	0.99
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	477-550	Future (add at renewal), No		Applies	0.85
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

RP03TM20: PLCY Advance Quote Discount Factor

Effective Date: SEP-26-2011

Policy Insured Term	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	Nationwide Prior Carriers incl Titan		1.000
		0-7	1.000
001		8	0.910
001		>8	0.910
002		8	0.910
002		>8	0.910
3		8	0.920
3		>8	0.920
4		8	0.930
4		>8	0.930
5		8	0.940
5		>8	0.940
6		8	0.950
6		>8	0.950
7		8	0.960
7		>8	0.960
8		8	0.970
8		>8	0.970
9		8	0.980
9		>8	0.980
10		8	0.990
10		>8	0.990
>10			1.000

RP03TM22: PLCY Preferred Discount

Effective Date: SEP-26-2011

Auto Financial Discount Indicator	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Rated Threshold	Preferred Discount
Yes	477-992			G (Greater Than =100/300)	0.85
No	477-992	Yes	Condo, Elite , Extended, Golden Blanket , Homeowner , Market Value , Tenant	G (Greater Than =100/300)	0.85

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
	No	1.000	250	Yes	1.050
500	Yes	1.050	750	Yes	1.120
1000	Yes	1.120	1500	Yes	1.120
2000	Yes	1.200	2500	Yes	1.200
5000	Yes	1.200			

RP03TM37: TL Feature : RoadSide Assistance Cov Prem

Effective Date: AUG-23-2012

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	10.00
Yes	>1	200(Basic Roadside Assistance)	10.00
Yes	1	201(Plus Roadside Assistance)	20.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RP03TM38: PLCY Select Risk Factor **

Effective Date: MAR-23-2013

Sub-chart - High Level	Prior Carrier Company Code
Group A-Prior NW/Allied Standard Auto	(Prior NW/Allied Standard Auto)
Group B-All Others	Not(Not Prior NW/Allied Standard Companies)

Sub-chart	Coverage	Policy Insured Term	Prior Insurance Code	Select Customer Flag	Shopping Days	Terms with Prior Carrier	Winback Flag	Select Risk Factor
Group A-Prior NW/Allied Standard Auto	BI, COLL, COMP, MDCL, PD							1.000
Group B-All Others			Lapse > 30 Days					1.000
				Yes		0-2	No	1.000
		1		Yes		3-6	No	0.930
		2		Yes		3-6	No	0.930
		3		Yes		3-6	No	0.930
		4		Yes		3-6	No	0.940
		5		Yes		3-6	No	0.940
		6		Yes		3-6	No	0.950
		7		Yes		3-6	No	0.960
		8		Yes		3-6	No	0.970
		9		Yes		3-6	No	0.980
		10		Yes		3-6	No	0.990
		>10		Yes		3-6	No	1.000
		1		Yes	>7	>6	No	0.910

Sub-chart	Coverage	Policy Insured Term	Prior Insurance Code	Select Customer Flag	Shopping Days	Terms with Prior Carrier	Winback Flag	Select Risk Factor
		2		Yes	>7	>6	No	0.910
		3		Yes	>7	>6	No	0.920
		4		Yes	>7	>6	No	0.930
		5		Yes	>7	>6	No	0.940
		6		Yes	>7	>6	No	0.950
		7		Yes	>7	>6	No	0.960
		8		Yes	>7	>6	No	0.970
		9		Yes	>7	>6	No	0.980
		10		Yes	>7	>6	No	0.990
		>10		Yes	>7	>6	No	1.000
		1		Yes	0-7	>6	No	0.900
		2		Yes	0-7	>6	No	0.900
		3		Yes	0-7	>6	No	0.910
		4		Yes	0-7	>6	No	0.920
		5		Yes	0-7	>6	No	0.930
		6		Yes	0-7	>6	No	0.940
		7		Yes	0-7	>6	No	0.950
		8		Yes	0-7	>6	No	0.960
		9		Yes	0-7	>6	No	0.970
		10		Yes	0-7	>6	No	0.980
		>10		Yes	0-7	>6	No	1.000
		1		No		0-2	No	1.050
		2		No		0-2	No	1.040
		3		No		0-2	No	1.040
		4		No		0-2	No	1.030
		5		No		0-2	No	1.030
		6		No		0-2	No	1.020
		7		No		0-2	No	1.020
		8		No		0-2	No	1.010
		9		No		0-2	No	1.010
		10		No		0-2	No	1.000
		>10		No		0-2	No	1.000
		1		No		3-6	No	1.000
		2		No		3-6	No	1.000
		3		No		3-6	No	1.000
		4		No		3-6	No	1.000
		5		No		3-6	No	1.000
		6		No		3-6	No	1.000
		7		No		3-6	No	1.000
		8		No		3-6	No	1.000
		9		No		3-6	No	1.000
		10		No		3-6	No	1.000
		>10		No		3-6	No	1.000
		1		No		>6	No	0.950
		2		No		>6	No	0.950
		3		No		>6	No	0.950

Sub-chart	Coverage	Policy Insured Term	Prior Insurance Code	Select Customer Flag	Shopping Days	Terms with Prior Carrier	Winback Flag	Select Risk Factor
		4		No		>6	No	0.960
		5		No		>6	No	0.960
		6		No		>6	No	0.970
		7		No		>6	No	0.970
		8		No		>6	No	0.980
		9		No		>6	No	0.980
		10		No		>6	No	0.990
		>10		No		>6	No	1.000
		1		Yes	>7		Yes	0.910
		2		Yes	>7		Yes	0.910
		3		Yes	>7		Yes	0.920
		4		Yes	>7		Yes	0.930
		5		Yes	>7		Yes	0.940
		6		Yes	>7		Yes	0.950
		7		Yes	>7		Yes	0.960
		8		Yes	>7		Yes	0.970
		9		Yes	>7		Yes	0.980
		10		Yes	>7		Yes	0.990
		>10		Yes	>7		Yes	1.000
		1		Yes	0-7		Yes	0.900
		2		Yes	0-7		Yes	0.900
		3		Yes	0-7		Yes	0.910
		4		Yes	0-7		Yes	0.920
		5		Yes	0-7		Yes	0.930
		6		Yes	0-7		Yes	0.940
		7		Yes	0-7		Yes	0.950
		8		Yes	0-7		Yes	0.960
		9		Yes	0-7		Yes	0.970
		10		Yes	0-7		Yes	0.980
		>10		Yes	0-7		Yes	1.000
		1		No			Yes	0.950
		2		No			Yes	0.950
		3		No			Yes	0.950
		4		No			Yes	0.960
		5		No			Yes	0.960
		6		No			Yes	0.970
		7		No			Yes	0.970
		8		No			Yes	0.980
		9		No			Yes	0.980
		10		No			Yes	0.990
		>10		No			Yes	1.000

RP03TM43: COMP Feature:Vanishing Comp Amount

Effective Date: SEP-26-2011

Deductible	First Comp Flag	Feature:Vanishing Comp Amount	Deductible	First Comp Flag	Feature:Vanishing Comp Amount
250	Yes	15.00	250	No	2.50

State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	01/03/2013
Comments:			
Attachment(s):			
FORM A-1 PPA Abstract (NMIC 03-23-2013).pdf			
FORM A-1 PPA Abstract (NPCIC 03-23-2013).pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	01/03/2013
Comments:			
Attachment(s):			
AR NMIC 3-23-13 APCS form.xls			
AR NMIC 3-23-13 APCS form.pdf			
AR NPCIC 3-23-13 APCS form.xls			
AR NPCIC 3-23-13 APCS form.pdf			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	01/03/2013
Comments:			
Attachment(s):			
FORM RF-1 Rate Filing Abstract (NMIC 03-23-2013).pdf			
FORM RF-1 Rate Filing Abstract (NPCIC 03-23-2013).pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	01/03/2013
Bypass Reason:	This form does not apply to this filing.		

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum	Filed	01/03/2013

SERFF Tracking #:	NWPC-128694349	State Tracking #:		Company Tracking #:	13A-9249AR-AMB
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State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Comments:	
Attachment(s):	
AR PPA 3-23-13 Memorandum.pdf	

SERFF Tracking #:	NWPC-128694349	State Tracking #:		Company Tracking #:	13A-9249AR-AMB
<hr/>					
State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Arkansas Private Passenger Auto				
Project Name/Number:	13A-9249AR-AMB/				

Attachment AR NMIC 3-23-13 APCS form.xls is not a PDF document and cannot be reproduced here.

Attachment AR NPCIC 3-23-13 APCS form.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT

FORM A-1

Rev. 4/98

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Nationwide Mutual Insurance Company

NAIC No. Company Code 23787

Group No. 0140

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure driver with an international or foreign driver's license? No
5. Specify the percentage you allow in credit or discounts for the following:

a. Driver Over 55	5%(Accident Prevention Course Discount)
b. Good Student Discount	Discounts between 0% and 21%
c. Multi-car Discount	Varies in Matrix%
d. Accident Free Discount*	10%

*Please Specify Qualification for Discount:

Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents* that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the "No Prior Insurance Surcharge".

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's form First Accident Forgiveness rule.

- | | |
|---------------------------------|-----------------------------|
| e. Anti-theft Discount | 0% |
| f. Other (specify) | |
| Affinity Discount | Discounts between 3% and 7% |
| Easy Pay Discount | \$15 |
| Full Front Seat Air Bag | 30% |
| Driver Side Only Air Bag | 20% |
| Auto Financial Discount | 5% |
| Long Term Policyholder Discount | 8% to 15% |
| Home and Car Discount | 5% to 10% |
| New Vehicle Discount | 0.6% to 29% |
| Preferred Discount | 15% |

Rewards Bundle Discount	5%
Advance Quote Discount	2% to 9%
Terms with Prior Carrier Factor	2% to 10%
Intra-Agency Transfer Discount	2% to 10%

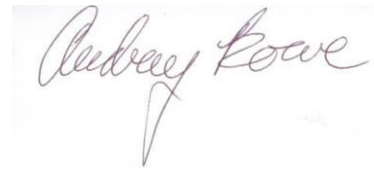
6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5.00

7. Does your company utilize a tiered rating plan? No

If so, list the programs and percentage difference.

State the current volume for each program.

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature
Pricing Analyst

Title
(614) 677-4460

Telephone Number

ARKANSAS INSURANCE DEPARTMENT

FORM A-1

Rev. 4/98

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Nationwide Property and Casualty Insurance Company

NAIC No. Company Code 37877

Group No. Group Number 0140

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure driver with an international or foreign driver's license? No
5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver Over 55	5% (Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix
d.	Accident Free Discount*	10%

*Please Specify Qualification for Discount:

Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the "No Prior Insurance Surcharge".

- | | | |
|----|---------------------------------|-------------------------------|
| e. | Anti-theft Discount | 0% |
| f. | Other (specify) | |
| | Affinity Discount | Discount Varies from 3% to 7% |
| | Easy Pay Discount | \$15 |
| | Full Front Seat Air Bag | 30% |
| | Driver Side Only Air Bag | 20% |
| | Auto Financial Discount | 5% |
| | Long Term Policyholder Discount | 8% to 15% |
| | Home and Car Discount | 5% to 10% |
| | New Vehicle Discount | 0.6% to 29.4% |
| | Preferred Discount | 15% |
| | Preferred Bundle Discount | 20% |
| | Advance Quote Discount | 1% to 9% |
| | Select Rating Factor | 1% to 10% |
| | Intra-Agency Transfer Discount | 2% to 10% |

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$5.00

7. Does your company utilize a tiered rating plan? Yes
If so, list the programs and percentage difference. State the current volume for each program.

<u>Program</u>	<u>Percentage Difference</u>	<u>Volume</u>
Preferred	0%	\$2,650,124
Standard	10%	\$3,177,799

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.



Signature

Pricing Analyst

Title

(614) 677- 4460

Telephone Number

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 23787
 Company Name: Nationwide Mutual Insurance Company
 Contact Person: Audrey Bowe
 Telephone No.: (800)882-2822 ext.74460
 Email Address: bowea1@nationwide.com
 Effective Date: 3/23/2013

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20 or 30 %
 AUTO/HOMEOWNERS 5-10 %
 GOOD STUDENT 1-21 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 39/16 %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$675	\$841	\$304	\$290	\$761	\$953	\$330	\$314	\$956	\$1,210	\$390	\$370	\$640	\$795	\$293	\$280	\$739	\$924	\$324	\$309
	Minimum Liability with Comprehensive and Collision		\$1,403	\$1,833	\$600	\$563	\$1,500	\$1,968	\$639	\$596	\$1,755	\$2,288	\$706	\$659	\$1,446	\$1,926	\$649	\$601	\$1,389	\$1,809	\$594	\$557
	100/300/50 Liability with Comprehensive and Collision		\$1,429	\$1,853	\$628	\$592	\$1,548	\$2,018	\$672	\$631	\$1,815	\$2,367	\$751	\$704	\$1,472	\$1,944	\$674	\$628	\$1,453	\$1,880	\$633	\$596
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$668	\$831	\$302	\$288	\$760	\$952	\$331	\$315	\$965	\$1,220	\$393	\$373	\$639	\$793	\$293	\$280	\$746	\$932	\$327	\$311
	Minimum Liability with Comprehensive and Collision		\$1,336	\$1,729	\$567	\$534	\$1,433	\$1,863	\$603	\$566	\$1,694	\$2,196	\$674	\$632	\$1,354	\$1,779	\$598	\$558	\$1,341	\$1,732	\$568	\$535
	100/300/50 Liability with Comprehensive and Collision		\$1,372	\$1,765	\$600	\$567	\$1,494	\$1,930	\$642	\$605	\$1,774	\$2,296	\$725	\$683	\$1,393	\$1,816	\$629	\$590	\$1,418	\$1,821	\$612	\$578
2010 Honda Odyssey "EX"	Minimum Liability		\$593	\$731	\$281	\$269	\$666	\$826	\$304	\$290	\$831	\$1,041	\$355	\$336	\$565	\$694	\$273	\$261	\$650	\$804	\$300	\$285
	Minimum Liability with Comprehensive and Collision		\$1,186	\$1,529	\$523	\$492	\$1,265	\$1,638	\$553	\$519	\$1,482	\$1,913	\$611	\$572	\$1,205	\$1,579	\$552	\$515	\$1,179	\$1,516	\$520	\$489
	100/300/50 Liability with Comprehensive and Collision		\$1,213	\$1,552	\$552	\$522	\$1,311	\$1,685	\$587	\$554	\$1,534	\$1,977	\$654	\$616	\$1,234	\$1,602	\$580	\$544	\$1,238	\$1,581	\$558	\$528
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$574	\$703	\$279	\$265	\$649	\$800	\$303	\$287	\$812	\$1,013	\$354	\$334	\$552	\$673	\$272	\$259	\$640	\$787	\$301	\$285
	Minimum Liability with Comprehensive and Collision		\$1,336	\$1,734	\$581	\$544	\$1,418	\$1,849	\$614	\$573	\$1,653	\$2,145	\$675	\$629	\$1,377	\$1,822	\$625	\$579	\$1,318	\$1,705	\$575	\$537
	100/300/50 Liability with Comprehensive and Collision		\$1,349	\$1,738	\$605	\$569	\$1,449	\$1,876	\$643	\$603	\$1,688	\$2,178	\$712	\$667	\$1,390	\$1,823	\$647	\$602	\$1,362	\$1,751	\$608	\$572
2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L	Minimum Liability		\$547	\$671	\$267	\$255	\$616	\$761	\$288	\$275	\$770	\$962	\$336	\$319	\$524	\$641	\$260	\$249	\$605	\$746	\$286	\$272
	Minimum Liability with Comprehensive and Collision		\$1,576	\$2,067	\$668	\$618	\$1,653	\$2,179	\$695	\$647	\$1,941	\$2,540	\$761	\$713	\$1,634	\$2,188	\$720	\$665	\$1,518	\$1,986	\$641	\$599
	100/300/50 Liability with Comprehensive and Collision		\$1,568	\$2,042	\$678	\$637	\$1,663	\$2,177	\$716	\$671	\$1,950	\$2,538	\$785	\$737	\$1,625	\$2,158	\$734	\$681	\$1,544	\$2,006	\$668	\$628
2010 Hyundai Santa Fe SE 4x2	Minimum Liability		\$620	\$766	\$290	\$276	\$705	\$877	\$316	\$301	\$892	\$1,122	\$374	\$354	\$595	\$733	\$282	\$269	\$694	\$862	\$314	\$298
	Minimum Liability with Comprehensive and Collision		\$1,237	\$1,603	\$545	\$511	\$1,331	\$1,732	\$581	\$543	\$1,552	\$2,013	\$645	\$603	\$1,273	\$1,680	\$584	\$543	\$1,246	\$1,610	\$546	\$513
	100/300/50 Liability with Comprehensive and Collision		\$1,272	\$1,635	\$576	\$543	\$1,388	\$1,793	\$617	\$581	\$1,639	\$2,122	\$693	\$651	\$1,309	\$1,711	\$613	\$573	\$1,316	\$1,689	\$587	\$554

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 37877
 Company Name: Nationwide Property and Casualty Insurance Company
 Contact Person: Audrey Bowe
 Telephone No.: (800)882-2822 ext.74460
 Email Address: bowea1@nationwide.com
 Effective Date: 3/23/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20 or 30	%
AUTO/HOMEOWNERS	5-10	%
GOOD STUDENT	1-20	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	25/13	%

Assumptions to Use:

- 1 Liability -Minimum: \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment: insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability	\$496	\$611	\$244	\$236	\$509	\$627	\$248	\$240	\$670	\$838	\$302	\$290	\$515	\$635	\$250	\$242	\$561	\$696	\$266	\$256
	Minimum Liability with Comprehensive and Collision	\$997	\$1,285	\$469	\$441	\$1,044	\$1,361	\$503	\$467	\$1,255	\$1,629	\$561	\$526	\$1,247	\$1,544	\$554	\$513	\$1,154	\$1,512	\$547	\$506
	100/300/50 Liability with Comprehensive and Collision	\$1,049	\$1,324	\$538	\$513	\$1,095	\$1,397	\$570	\$537	\$1,321	\$1,686	\$634	\$602	\$1,279	\$1,565	\$616	\$579	\$1,212	\$1,556	\$615	\$555
2009 Ford Explorer XLT 2WD, 4 door	Minimum Liability	\$493	\$607	\$243	\$235	\$507	\$624	\$248	\$240	\$672	\$840	\$303	\$291	\$515	\$634	\$251	\$242	\$564	\$699	\$267	\$258
	Minimum Liability with Comprehensive and Collision	\$953	\$1,218	\$443	\$421	\$989	\$1,274	\$468	\$439	\$1,208	\$1,555	\$532	\$503	\$1,172	\$1,444	\$513	\$481	\$1,099	\$1,423	\$511	\$457
	100/300/50 Liability with Comprehensive and Collision	\$1,014	\$1,270	\$517	\$496	\$1,050	\$1,325	\$540	\$514	\$1,286	\$1,629	\$611	\$584	\$1,217	\$1,482	\$582	\$552	\$1,168	\$1,485	\$585	\$536
2010 Honda Odyssey "EX"	Minimum Liability	\$438	\$533	\$226	\$218	\$449	\$547	\$230	\$222	\$582	\$721	\$275	\$264	\$454	\$553	\$232	\$223	\$492	\$604	\$245	\$236
	Minimum Liability with Comprehensive and Collision	\$843	\$1,071	\$407	\$386	\$876	\$1,122	\$430	\$403	\$1,054	\$1,350	\$482	\$455	\$1,037	\$1,268	\$469	\$439	\$967	\$1,248	\$467	\$416
	100/300/50 Liability with Comprehensive and Collision	\$900	\$1,119	\$480	\$460	\$933	\$1,168	\$501	\$477	\$1,123	\$1,413	\$557	\$532	\$1,079	\$1,302	\$537	\$509	\$1,030	\$1,301	\$539	\$493
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability	\$425	\$513	\$224	\$216	\$438	\$528	\$229	\$220	\$564	\$694	\$272	\$260	\$442	\$535	\$230	\$221	\$482	\$586	\$244	\$234
	Minimum Liability with Comprehensive and Collision	\$944	\$1,208	\$451	\$424	\$987	\$1,275	\$481	\$447	\$1,171	\$1,510	\$533	\$499	\$1,126	\$1,464	\$532	\$494	\$1,087	\$1,413	\$522	\$460
	100/300/50 Liability with Comprehensive and Collision	\$989	\$1,239	\$518	\$493	\$1,030	\$1,302	\$546	\$515	\$1,225	\$1,551	\$602	\$571	\$1,157	\$1,474	\$592	\$558	\$1,134	\$1,445	\$587	\$531
2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L	Minimum Liability	\$406	\$491	\$215	\$208	\$417	\$504	\$219	\$212	\$539	\$665	\$260	\$250	\$421	\$511	\$220	\$213	\$458	\$559	\$233	\$225
	Minimum Liability with Comprehensive and Collision	\$1,144	\$1,482	\$529	\$491	\$1,194	\$1,564	\$561	\$520	\$1,405	\$1,831	\$618	\$578	\$1,396	\$1,837	\$635	\$588	\$1,273	\$1,676	\$596	\$532
	100/300/50 Liability with Comprehensive and Collision	\$1,165	\$1,481	\$581	\$552	\$1,212	\$1,557	\$616	\$579	\$1,429	\$1,833	\$676	\$640	\$1,395	\$1,804	\$683	\$640	\$1,298	\$1,676	\$652	\$594
2010 Hyundais Santa Fe SE 4x2	Minimum Liability	\$458	\$559	\$233	\$225	\$472	\$577	\$238	\$229	\$620	\$770	\$288	\$276	\$479	\$585	\$240	\$231	\$524	\$645	\$255	\$246
	Minimum Liability with Comprehensive and Collision	\$879	\$1,123	\$425	\$401	\$920	\$1,186	\$453	\$422	\$1,111	\$1,429	\$507	\$477	\$1,033	\$1,340	\$495	\$461	\$1,023	\$1,327	\$494	\$437
	100/300/50 Liability with Comprehensive and Collision	\$942	\$1,176	\$498	\$476	\$981	\$1,238	\$524	\$496	\$1,188	\$1,502	\$584	\$556	\$1,085	\$1,378	\$563	\$531	\$1,091	\$1,387	\$567	\$515

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	13A-9249AR-AMB
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
----	---	-----

	Company Name		Company NAIC Number
3.	A. Nationwide Mutual Insurance Company	B.	23787

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A. Personal Auto	B.	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	9.0	6.5					
Property Damage	13.4	4.0					
Medical Benefits/ Excess Medical	24.1	10.0					
Comprehensive	10.0	3.5					
Collision	-3.5	0.0					
UM/UIM- Bodily Injury	11.6	4.0					
UM- Property Damage	5.4	1.0					
Loss of Use	2.2	1.3					
TOTAL OVERALL EFFECT	8.7	3.5					

6.

5 Year
History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	29217	3.5	8/23/2012	37794	20514	54.3	51.3
2011	35136	2.0	10/23/2011	57894	36868	63.7	55.8
2010	38604	0.9	10/19/2010	60610	33384	55.1	52.0
2009	40692	5.3	7/14/2009	62453	35494	56.8	53.8
2008	43122	3.0	8/1/2008	62537	37819	60.5	55.5

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	13.4
B. General Expense	17.6
C. Taxes, License & Fees	2.9
D. Underwriting Profit & Contingencies	5.0
E. Other (explain) Underwriting Expense Offsets	-1.8
F. TOTAL	37.1

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 7.6% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 46
10. -36.9% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 49

PC RLC

U:LossCostDraft/DataEntry.doc

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	13A-9249AR-AMB
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
----	---	-----

Company Name		Company NAIC Number	
3.	A. Nationwide Property and Casualty	B.	37877

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. Personal Auto	B.	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	4.9%					
Property Damage	N/A	2.0%					
Medical Benefits	N/A	3.1%					
Collision	N/A	1.6%					
Comprehensive	N/A	1.5%					
UM/ UIM- Bodily Injury	N/A	1.3%					
UM- Property Damage	N/A	1.8%					
Loss of Use	N/A	0.0%					
TOTAL OVERALL EFFECT	N/A	2.5%					

6.

5 Year
History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2012	7545	1.5%	8/23/2012	5464	3377	61.8	66.7
2011	2267	N/A	10/19/2011	460	219	47.8	68.6
2010	N/A	N/A	N/A	N/A	N/A	N/A	63.1
2009	N/A	N/A	N/A	N/A	N/A	N/A	63.4
2008	N/A	N/A	N/A	N/A	N/A	N/A	64.9

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	13.4
B. General Expense	17.6
C. Taxes, License & Fees	2.9
D. Underwriting Profit & Contingencies	5.0
E. Other (explain) Underwriting Expense Offsets	-1.8
F. TOTAL	37.1

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)
9. 11.40% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 133
10. -38.3% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 127

PC RLC

U:LossCostDraft/DataEntry.doc

FILING MEMORANDUM

Arkansas Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in Nationwide Mutual Insurance Company and Nationwide Property and Casualty Insurance Company.

STATEWIDE RATE LEVEL CHANGES

We are filing for an effective date of March 23, 2013, for both new and renewal business. The overall rate level change for the Nationwide Mutual Insurance Company is a 3.5 percent increase. The overall rate level change for the Nationwide Property and Casualty Insurance Company is a 2.5 percent increase.

Please note that the Nationwide Property and Casualty Insurance Company was opened for new business on September 26, 2011. There is not sufficient data to develop an indication for that company.

Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company ending March 31, 2012. Earned premiums are adjusted to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates. Exhibit II displays the determination of premium projection factors.

Accident year losses for the period ending March 31, 2012 were evaluated as of June 30, 2012. Ultimate loss levels were calculated using historical losses for Arkansas and company age-to-ultimate factors. Exhibit III shows the development of ultimate losses by coverage.

Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured / Underinsured Motorists Coverage – Bodily Injury ultimate losses by removing losses greater than or equal to \$100,000, developing the remaining losses to ultimate, and then adding the large losses back in.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses. The Comprehensive indication for the Nationwide Mutual Insurance Company contains a total catastrophe provision of 18.7 percent of losses to reflect catastrophe exposure as shown on Exhibit IV.

Projection of Losses

Exhibit V shows the Average Paid Cost Trend data and Incurred Claim Frequency by coverage for the Nationwide Mutual Insurance Company for Arkansas and Companywide for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average accident date of the current accident year using retrospective trends. These “current” losses are then trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period might not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an effective date of March 23, 2013. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (7) of Exhibit I for Comprehensive coverage and row (6) for the remaining coverages.

Projected Expense Adjustments

Expenses, which are not directly related to the premiums, are projected separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premiums.

	<u>Liability</u>	<u>Physical Damage</u>
Fixed Expenses	28.2%	25.5%

We project these expense dollars using an annual average expense trend of +3.3 percent. This trend is based on trends in the Consumer Price Index and insurance industry wages. Expense Provisions are shown on Exhibit VI.

Financial Needs Model

Exhibit VII is the Company's Financial Needs Model, which demonstrates support for a 5.0 percent underwriting profit provision for Liability coverages and a 5.0 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The Permissible Loss, Loss Adjustment, and Fixed Expense ratios of 79.9 percent for Liability coverages and 79.9 percent for Physical Damage coverages were derived using the components of the variable expense ratio of 15.1 percent, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio =
 100% – Variable Expenses – Underwriting Profit Provision

INDICATED AND PROPOSED CHANGES

Indications are based on 36 months of experience, the adjusted loss and fixed expense ratios in Exhibit I, and the permissible loss and fixed expense ratio developed above. The summarized overall rate change is shown on Exhibit XV.

Territory Base Rates

We are revising the territorial base rates in the Nationwide Mutual Insurance Company for Bodily Injury, Property Damage, Medical Benefits / Excess Medical Benefits, Comprehensive and Collision coverages. We will apply a flat base rate increase across all territories. Exhibit VIII reflects the territorial base rate changes by coverage.

Miscellaneous Coverage Base Rates

We are revising base rates in the Nationwide Mutual Insurance Company for Uninsured Motorists/ Underinsured Motorists– Bodily Injury, Uninsured Motorists– Property Damage and Loss of Use coverages as shown on Exhibit IX.

Coverage Expense Fees

We are revising Coverage Expense Fees in the Nationwide Mutual Insurance Company for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit X.

Increased Limit Factors

We are revising increased limit factors in the Nationwide Mutual Insurance Company and the Nationwide Property and Casualty Insurance Company for Bodily Injury, Property Damage and Medical Benefits. These changes are shown as Exhibit XI for Nationwide Mutual and Exhibit XII for Nationwide Property and Casualty.

Select Rating Factors

We are revising the Select Rating Factor in the Nationwide Property and Casualty Insurance Company. This change is shown as Exhibit XIII.

Tier Factor

We are updating our Tier Factor in the Nationwide Property and Casualty Insurance Company only. This change is shown as Exhibit XIV.

Expanded Matrix

We are revising the Expanded Matrix charts to remove term. There are no rate impacts associated with this change as factors do not vary by term.

Named Non Owner

We are reducing Named Non Owner rates by introducing a Rate Factor into the rating steps. This factor will be set at 0.6 and will be applied evenly to all Named Non-Owner premiums.

Editorial Revisions

We are making editorial revisions to the following manual page rules in both the Nationwide Mutual and the Nationwide Property and Casualty Insurance Companies. There is no premium impact resulting from these revisions.

- Good Student Discount
- Merit Rating Rule
- Pro- Rate Tables and calculation description.

Table of Exhibits

- I. Indications - NMIC
- II. Premium Projection Factors - NMIC
- III. Loss Development - NMIC
- IV. Catastrophe Load - NMIC
- V. Loss Trends - NMIC
- VI. Expense Provisions - NMIC
- VII. Financial Needs Model
- VIII. Territory Base Rates - NMIC
- IX. Miscellaneous Coverages - NMIC
- X. Expense Fees - NMIC
- XI. Increased Limit Factors - NMIC
- XII. Increased Limit Factors - NPCIC
- XIII. Select Rating Factors - NPCIC
- XIV. Tier Factors - NPCIC
- XV. Income Effect

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Bodily Injury**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	16,672,538	15,505,322	14,303,974		
2. Premium Projection Factor	0.952	0.959	0.967		
3. Projected Current Level Earned Premium = (1) × (2)	15,872,256	14,869,604	13,831,943	28,701,547	44,573,803
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	8,804,914	7,890,089	8,535,790		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	8,804,914	7,890,089	8,535,790		
6. Loss Projection Factor	1.052	1.039	1.027		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	9,262,770	8,197,802	8,766,256	17,134,824	26,387,691
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	58.4%	55.1%	63.4%	59.7%	59.2%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	22.4%	21.2%	20.1%	34.2%	44.7%
11. Trended Permissible Loss and DCC Expense Ratio	56.2%	56.2%	56.2%	56.2%	56.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	56.7%	56.0%	57.6%	57.4%	57.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	8,999,569	8,326,978	7,967,199	16,474,688	25,629,937
Fixed Expenses					
14. Est. General & Other Acquisition	2,734,437	2,544,398	2,381,740		
15. Est. Adjusting and Other Loss Adjustment	1,646,877	1,532,422	1,434,457		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,939,520	2,735,228	2,560,371	5,295,599	8,235,119
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,770,393	1,647,354	1,542,041	3,189,395	4,959,788
19. Projected Total Fixed Expenses = (17) + (18)	4,709,913	4,382,582	4,102,412	8,484,994	13,194,907
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	13,709,482	12,709,560	12,069,611	24,959,682	38,824,844
21. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
22. Required Premium = (20) ÷ (21)	17,158,300	15,906,834	15,105,896	31,238,651	48,591,795
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	8.1%	7.0%	9.2%	8.8%	9.0%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	30.60	30.60	30.60	30.60	30.60
26. Indicated Expense Fee Per Vehicle	33.10	33.10	33.10	33.10	33.10
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	8.2%	8.2%	8.2%	8.2%	8.2%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)	13,831,943	13,831,943	13,831,943	13,831,943	13,831,943
29. Latest Year Fixed Current Level Earned Premium	3,848,868	3,848,868	3,848,868	3,848,868	3,848,868
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	9,983,075	9,983,075	9,983,075	9,983,075	9,983,075
31. Required Total Premium = (28) × [1 + (23)]	14,952,330	14,800,179	15,104,482	15,049,154	15,076,818
32. Required Fixed Premium	4,163,318	4,163,318	4,163,318	4,163,318	4,163,318
33. Required Variable Premium = (31) - (32)	10,789,012	10,636,861	10,941,164	10,885,836	10,913,500
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	8.1%	6.5%	9.6%	9.0%	9.3%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	8.1%	6.5%	9.6%	9.0%	9.3%
36. Indicated Expense Fee Change = (27)	8.2%	8.2%	8.2%	8.2%	8.2%
37. Total Indicated Rate Level Change = (23)	8.1%	7.0%	9.2%	8.8%	9.0%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Property Damage**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	14,530,720	13,410,981	12,312,498		
2. Premium Projection Factor	0.931	0.945	0.958		
3. Projected Current Level Earned Premium = (1) × (2)	13,528,100	12,673,377	11,795,373	24,468,750	37,996,850
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,711,043	6,931,103	6,803,144		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,711,043	6,931,103	6,803,144		
6. Loss Projection Factor	1.111	1.083	1.057		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	8,566,969	7,506,385	7,190,923	14,730,188	23,140,082
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	63.3%	59.2%	61.0%	60.2%	60.9%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	70.6%	69.1%	67.7%	81.3%	87.1%
11. Trended Permissible Loss and DCC Expense Ratio	56.7%	56.7%	56.7%	56.7%	56.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	61.4%	58.4%	59.6%	59.5%	60.4%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	8,306,253	7,401,252	7,030,042	14,558,906	22,950,097
Fixed Expenses					
14. Est. General & Other Acquisition	2,375,822	2,210,929	2,069,723		
15. Est. Adjusting and Other Loss Adjustment	1,430,893	1,331,582	1,246,538		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,554,009	2,376,749	2,224,952	4,601,701	7,155,710
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,538,210	1,431,451	1,340,028	2,771,479	4,309,689
19. Projected Total Fixed Expenses = (17) + (18)	4,092,219	3,808,200	3,564,980	7,373,180	11,465,399
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	12,398,472	11,209,452	10,595,022	21,932,086	34,415,496
21. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
22. Required Premium = (20) ÷ (21)	15,517,487	14,029,352	13,260,353	27,449,419	43,073,212
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	14.7%	10.7%	12.4%	12.2%	13.4%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	26.70	26.70	26.70	26.70	26.70
26. Indicated Expense Fee Per Vehicle	28.80	28.80	28.80	28.80	28.80
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	7.9%	7.9%	7.9%	7.9%	7.9%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)	11,795,373	11,795,373	11,795,373	11,795,373	11,795,373
29. Latest Year Fixed Current Level Earned Premium	3,359,394	3,359,394	3,359,394	3,359,394	3,359,394
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	8,435,979	8,435,979	8,435,979	8,435,979	8,435,979
31. Required Total Premium = (28) × [1 + (23)]	13,529,293	13,057,478	13,257,999	13,234,409	13,375,953
32. Required Fixed Premium	3,623,616	3,623,616	3,623,616	3,623,616	3,623,616
33. Required Variable Premium = (31) - (32)	9,905,677	9,433,862	9,634,383	9,610,793	9,752,337
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	17.4%	11.8%	14.2%	13.9%	15.6%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	17.4%	11.8%	14.2%	13.9%	15.6%
36. Indicated Expense Fee Change = (27)	7.9%	7.9%	7.9%	7.9%	7.9%
37. Total Indicated Rate Level Change = (23)	14.7%	10.7%	12.4%	12.2%	13.4%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Medical Benefits, Excess Medical Benefits**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	2,704,334	2,475,417	2,272,947		
2. Premium Projection Factor	0.937	0.947	0.958		
3. Projected Current Level Earned Premium = (1) × (2)	2,533,961	2,344,220	2,177,483	4,521,703	7,055,664
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,595,792	1,640,953	1,609,791		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,595,792	1,640,953	1,609,791		
6. Loss Projection Factor	1.249	1.185	1.124		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	1,993,144	1,944,529	1,809,405	3,753,013	5,778,589
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	78.7%	82.9%	83.1%	83.0%	81.9%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	30.1%	28.3%	27.0%	43.3%	54.4%
11. Trended Permissible Loss and DCC Expense Ratio	57.7%	57.7%	57.7%	57.7%	57.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	64.0%	64.8%	64.6%	68.7%	70.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,621,735	1,519,055	1,406,654	3,106,410	5,002,466
Fixed Expenses					
14. Est. General & Other Acquisition	416,749	382,345	357,816		
15. Est. Adjusting and Other Loss Adjustment	250,997	230,276	215,503		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected General and Other Acquisition Expenses = (14) × (16)	448,005	411,021	384,652	795,673	1,243,678
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	269,822	247,547	231,666	479,213	749,035
19. Projected Total Fixed Expenses = (17) + (18)	717,827	658,568	616,318	1,274,886	1,992,713
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,339,562	2,177,623	2,022,972	4,381,296	6,995,179
21. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
22. Required Premium = (20) ÷ (21)	2,928,113	2,725,436	2,531,880	5,483,474	8,754,917
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	15.6%	16.3%	16.3%	21.3%	24.1%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	7.70	7.70	7.70	7.70	7.70
26. Indicated Expense Fee Per Vehicle	8.50	8.50	8.50	8.50	8.50
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	10.4%	10.4%	10.4%	10.4%	10.4%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)	2,177,483	2,177,483	2,177,483	2,177,483	2,177,483
29. Latest Year Fixed Current Level Earned Premium	568,583	568,583	568,583	568,583	568,583
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	1,608,900	1,608,900	1,608,900	1,608,900	1,608,900
31. Required Total Premium = (28) × [1 + (23)]	2,517,170	2,532,413	2,532,413	2,641,287	2,702,256
32. Required Fixed Premium	627,657	627,657	627,657	627,657	627,657
33. Required Variable Premium = (31) - (32)	1,889,513	1,904,756	1,904,756	2,013,630	2,074,599
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	17.4%	18.4%	18.4%	25.2%	28.9%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	17.4%	18.4%	18.4%	25.2%	28.9%
36. Indicated Expense Fee Change = (27)	10.4%	10.4%	10.4%	10.4%	10.4%
37. Total Indicated Rate Level Change = (23)	15.6%	16.3%	16.3%	21.3%	24.1%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Uninsured Motorists - Property Damage**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	1,238,819	1,186,340	1,116,045		
2. Premium Projection Factor	1.003	0.996	0.989		
3. Projected Current Level Earned Premium = (1) × (2)	1,242,535	1,181,595	1,103,769	2,285,364	3,527,899
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	362,971	511,658	582,657		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	362,971	511,658	582,657		
6. Loss Projection Factor	1.646	1.283	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	597,450	656,457	582,657	1,236,382	1,855,675
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	48.1%	55.6%	52.8%	54.1%	52.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	25.3%	24.1%	23.1%	38.2%	48.9%
11. Trended Permissible Loss and DCC Expense Ratio	55.5%	55.5%	55.5%	55.5%	55.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	53.6%	55.5%	54.9%	55.0%	54.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	665,999	655,785	605,969	1,256,950	1,908,593
Fixed Expenses					
14. Est. General & Other Acquisition	217,937	204,876	193,712		
15. Est. Adjusting and Other Loss Adjustment	131,257	123,391	116,667		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected Total Fixed Expenses	375,383	352,887	333,657	686,544	1,061,927
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	1,041,382	1,008,672	939,626	1,943,494	2,970,520
19. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
20. Required Premium = (18) ÷ (19)	1,303,357	1,262,418	1,176,003	2,432,408	3,717,797
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	4.9%	6.8%	6.5%	6.4%	5.4%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	3,778,697	3,535,293	3,336,725		
2. Premium Projection Factor	0.973	0.980	0.987		
3. Projected Current Level Earned Premium = (1) × (2)	3,676,672	3,464,587	3,293,348	6,757,935	10,434,607
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,815,798	2,007,692	1,596,924		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,815,798	2,007,692	1,596,924		
6. Loss Projection Factor	1.300	1.221	1.148		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	2,360,537	2,451,392	1,833,269	4,223,709	6,584,237
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	64.2%	70.8%	55.7%	62.5%	63.1%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	23.8%	22.7%	21.8%	36.5%	47.0%
11. Trended Permissible Loss and DCC Expense Ratio	58.2%	58.2%	58.2%	58.2%	58.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	59.6%	61.1%	57.7%	59.8%	60.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,191,297	2,116,863	1,900,262	4,041,245	6,312,937
Fixed Expenses					
14. Est. General & Other Acquisition	611,210	576,754	547,821		
15. Est. Adjusting and Other Loss Adjustment	368,114	347,362	329,937		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected Total Fixed Expenses	1,052,774	993,425	943,590	1,937,015	2,989,789
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	3,244,071	3,110,288	2,843,852	5,978,260	9,302,726
19. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
20. Required Premium = (18) ÷ (19)	4,060,164	3,892,726	3,559,264	7,482,178	11,642,961
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	10.4%	12.4%	8.1%	10.7%	11.6%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Comprehensive**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	8,415,146	7,773,530	7,256,768		
2. Premium Projection Factor	0.982	0.983	0.984		
3. Projected Current Level Earned Premium = (1) × (2)	8,263,673	7,641,380	7,140,660	14,782,040	23,045,713
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	4,618,416	3,066,312	3,123,857		
5. Catastrophe Load	1.187	1.187	1.187		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	5,482,060	3,639,712	3,708,018		
7. Loss Projection Factor	1.280	1.207	1.139		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) × (7)	7,017,037	4,393,132	4,223,433	8,632,711	14,979,713
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	84.9%	57.5%	59.1%	58.4%	65.0%
10. Experience Year Weights Used Above				45/55	25/35/40
11. Credibility Assigned to Experience	49.2%	47.1%	45.6%	63.3%	72.9%
12. Trended Permissible Loss and DCC Expense Ratio	57.7%	57.7%	57.7%	57.7%	57.7%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)	71.1%	57.6%	58.3%	58.1%	63.0%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)	5,875,472	4,401,435	4,163,005	8,588,365	14,518,799
Fixed Expenses					
15. Est. General & Other Acquisition	1,330,596	1,221,989	1,148,880		
16. Est. Adjusting and Other Loss Adjustment	586,364	538,504	506,286		
17. Fixed Expense Projection Factor	1.075	1.075	1.075		
18. Projected General and Other Acquisition Expenses = (15) × (17)	1,430,391	1,313,638	1,235,046	2,548,684	3,979,075
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	630,341	578,892	544,257	1,123,149	1,753,490
20. Projected Total Fixed Expenses = (18) + (19)	2,060,732	1,892,530	1,779,303	3,671,833	5,732,565
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	7,936,204	6,293,965	5,942,308	12,260,198	20,251,364
22. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
23. Required Premium = (21) ÷ (22)	9,932,671	7,877,303	7,437,181	15,344,428	25,345,887
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	20.2%	3.1%	4.2%	3.8%	10.0%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Vehicle	21.20	21.20	21.20	21.20	21.20
27. Indicated Expense Fee Per Vehicle	22.50	22.50	22.50	22.50	22.50
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	6.1%	6.1%	6.1%	6.1%	6.1%
Indication Net of Expense Fee					
29. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)	7,140,660	7,140,660	7,140,660	7,140,660	7,140,660
30. Latest Year Fixed Current Level Earned Premium	1,774,355	1,774,355	1,774,355	1,774,355	1,774,355
31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30)	5,366,305	5,366,305	5,366,305	5,366,305	5,366,305
32. Required Total Premium = (29) × [1 + (24)]	8,583,073	7,362,020	7,440,568	7,412,005	7,854,726
33. Required Fixed Premium	1,883,160	1,883,160	1,883,160	1,883,160	1,883,160
34. Required Variable Premium = (32) - (33)	6,699,913	5,478,860	5,557,408	5,528,845	5,971,566
35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1	24.9%	2.1%	3.6%	3.0%	11.3%
Summary					
36. Indicated Rate Level Change Net of Expense Fee = (35)	24.9%	2.1%	3.6%	3.0%	11.3%
37. Indicated Expense Fee Change = (28)	6.1%	6.1%	6.1%	6.1%	6.1%
38. Total Indicated Rate Level Change = (24)	20.2%	3.1%	4.2%	3.8%	10.0%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Collision**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	18,191,725	17,075,535	16,187,324		
2. Premium Projection Factor	1.053	1.036	1.020		
3. Projected Current Level Earned Premium = (1) × (2)	19,155,886	17,690,254	16,511,070	34,201,324	53,357,210
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	9,914,839	8,793,336	8,042,944		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	9,914,839	8,793,336	8,042,944		
6. Loss Projection Factor	0.996	0.997	0.998		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	9,875,180	8,766,956	8,026,858	16,792,850	26,518,533
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	51.6%	49.6%	48.6%	49.1%	49.7%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	61.4%	59.4%	57.8%	73.9%	81.6%
11. Trended Permissible Loss and DCC Expense Ratio	55.2%	55.2%	55.2%	55.2%	55.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	53.0%	51.9%	51.4%	50.7%	50.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	10,152,620	9,181,242	8,486,690	17,340,071	27,052,105
Fixed Expenses					
14. Est. General & Other Acquisition	3,274,125	3,002,000	2,820,036		
15. Est. Adjusting and Other Loss Adjustment	1,442,835	1,322,916	1,242,728		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected General and Other Acquisition Expenses = (14) × (16)	3,519,684	3,227,150	3,031,539	6,258,689	9,778,373
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,551,048	1,422,135	1,335,933	2,758,068	4,309,116
19. Projected Total Fixed Expenses = (17) + (18)	5,070,732	4,649,285	4,367,472	9,016,757	14,087,489
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	15,223,352	13,830,527	12,854,162	26,356,828	41,139,594
21. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
22. Required Premium = (20) ÷ (21)	19,053,006	17,309,796	16,087,812	32,987,269	51,488,854
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	-0.5%	-2.2%	-2.6%	-3.5%	-3.5%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	52.70	52.70	52.70	52.70	52.70
26. Indicated Expense Fee Per Vehicle	56.20	56.20	56.20	56.20	56.20
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	6.6%	6.6%	6.6%	6.6%	6.6%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2012/1)	16,511,070	16,511,070	16,511,070	16,511,070	16,511,070
29. Latest Year Fixed Current Level Earned Premium	4,338,475	4,338,475	4,338,475	4,338,475	4,338,475
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	12,172,595	12,172,595	12,172,595	12,172,595	12,172,595
31. Required Total Premium = (28) × [1 + (23)]	16,428,515	16,147,826	16,081,782	15,933,183	15,933,183
32. Required Fixed Premium	4,626,609	4,626,609	4,626,609	4,626,609	4,626,609
33. Required Variable Premium = (31) - (32)	11,801,906	11,521,217	11,455,173	11,306,574	11,306,574
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	-3.0%	-5.4%	-5.9%	-7.1%	-7.1%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	-3.0%	-5.4%	-5.9%	-7.1%	-7.1%
36. Indicated Expense Fee Change = (27)	6.6%	6.6%	6.6%	6.6%	6.6%
37. Total Indicated Rate Level Change = (23)	-0.5%	-2.2%	-2.6%	-3.5%	-3.5%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2013
Loss of Use**

Fiscal Accident Year Ending	2010/1	2011/1	2012/1	2-Year	3-Year
Premium					
1. Current Level Earned Premium	827,227	777,455	737,095		
2. Premium Projection Factor	1.075	1.056	1.036		
3. Projected Current Level Earned Premium = (1) × (2)	889,269	820,992	763,630	1,584,622	2,473,891
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	465,359	379,352	399,704		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	465,359	379,352	399,704		
6. Loss Projection Factor	1.180	1.135	1.091		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) × (6)	549,124	430,565	436,077	871,542	1,400,222
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	61.8%	52.4%	57.1%	55.0%	56.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	83.3%	82.1%	81.1%	89.9%	93.3%
11. Trended Permissible Loss and DCC Expense Ratio	56.3%	56.3%	56.3%	56.3%	56.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	60.9%	53.1%	56.9%	55.1%	56.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	541,565	435,947	434,505	873,127	1,400,222
Fixed Expenses					
14. Est. General & Other Acquisition	144,105	132,471	123,547		
15. Est. Adjusting and Other Loss Adjustment	63,505	58,378	54,445		
16. Fixed Expense Projection Factor	1.075	1.075	1.075		
17. Projected Total Fixed Expenses	223,181	205,162	191,341	396,503	619,684
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	764,746	641,109	625,846	1,269,630	2,019,906
19. Permissible Loss, DCC and Fixed Expense Ratio	79.9%	79.9%	79.9%	79.9%	79.9%
20. Required Premium = (18) ÷ (19)	957,129	802,389	783,287	1,589,024	2,528,043
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	7.6%	-2.3%	2.6%	0.3%	2.2%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Bodily Injury**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.8%	-0.8%	-0.8%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	0.984	0.992	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-1.5%	-1.5%	-1.5%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	0.967	0.967	0.967
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	0.952	0.959	0.967

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Property Damage**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-1.4%	-1.4%	-1.4%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	0.972	0.986	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-1.9%	-1.9%	-1.9%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	0.958	0.958	0.958
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	0.931	0.945	0.958

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Medical Benefits, Excess Medical Benefits**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-1.1%	-1.1%	-1.1%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	0.978	0.989	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-1.9%	-1.9%	-1.9%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	0.958	0.958	0.958
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	0.937	0.947	0.958

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Uninsured Motorists - Property Damage**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	0.7%	0.7%	0.7%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	1.014	1.007	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-0.5%	-0.5%	-0.5%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	0.989	0.989	0.989
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	1.003	0.996	0.989

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.7%	-0.7%	-0.7%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	0.986	0.993	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-0.6%	-0.6%	-0.6%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	0.987	0.987	0.987
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	0.973	0.980	0.987

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Comprehensive**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.1%	-0.1%	-0.1%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	0.998	0.999	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	-0.7%	-0.7%	-0.7%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	0.984	0.984	0.984
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	0.982	0.983	0.984

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Collision**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	1.6%	1.6%	1.6%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	1.032	1.016	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	0.9%	0.9%	0.9%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	1.020	1.020	1.020
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	1.053	1.036	1.020

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Loss of Use**

	Fiscal Calendar Year Ending		
	2010/1	2011/1	2012/1
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2009	9/30/2010	9/30/2011
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	1.9%	1.9%	1.9%
5. Past-to-Present Factor = $[1+(4)]^{(3)}$	1.038	1.019	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2011	9/30/2011	9/30/2011
7. Average Earned Date for Assumed Effective Period	12/21/2013	12/21/2013	12/21/2013
8. Years of Trend = (7) - (6)	2.229	2.229	2.229
9. Selected Premium Trend	1.6%	1.6%	1.6%
10. Present-to-Future Factor = $[1+(9)]^{(8)}$	1.036	1.036	1.036
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) \times (10)	1.075	1.056	1.036

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012
Bodily Injury
Incurred Losses**

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/100000											
Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	6,750,076	8,006,225	8,450,422	8,709,061	9,069,062	9,023,828	8,881,011	8,863,370	8,856,622	8,856,622	8,856,622
2003/1	8,621,068	9,484,927	9,877,990	10,166,218	10,214,179	10,149,120	10,180,861	10,168,898	10,169,720	10,158,261	
2004/1	7,306,065	8,226,333	9,037,322	9,054,711	9,151,096	9,143,761	9,155,579	9,185,459	9,192,092		
2005/1	6,695,697	8,404,088	8,325,257	8,478,092	8,506,508	8,505,975	8,505,883	8,506,883			
2006/1	7,693,873	7,815,022	7,934,036	7,970,864	7,952,096	8,000,871	8,005,626				
2007/1	6,651,422	7,071,620	7,164,508	7,256,939	7,116,649	7,078,097					
2008/1	7,104,852	7,820,853	7,661,403	7,663,061	7,647,439						
2009/1	7,066,730	7,300,350	7,440,262	7,450,282							
2010/1	7,840,847	8,282,198	8,367,388								
2011/1	7,378,266	7,298,442									
2012/1	7,714,562										

Age-to-Age Development Factors										
Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	1.1861	1.0555	1.0306	1.0413	0.9950	0.9842	0.9980	0.9992	1.0000	1.0000
2003/1	1.1002	1.0414	1.0292	1.0047	0.9936	1.0031	0.9988	1.0001	0.9989	
2004/1	1.1260	1.0986	1.0019	1.0106	0.9992	1.0013	1.0033	1.0007		
2005/1	1.2551	0.9906	1.0184	1.0034	0.9999	1.0000	1.0001			
2006/1	1.0157	1.0152	1.0046	0.9976	1.0061	1.0006				
2007/1	1.0632	1.0131	1.0129	0.9807	0.9946					
2008/1	1.1008	0.9796	1.0002	0.9980						
2009/1	1.0331	1.0192	1.0013							
2010/1	1.0563	1.0103								
2011/1	0.9892									

Average and Selected Factors											
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9892	1.0103	1.0013	0.9980	0.9946	1.0006	1.0001	1.0007	0.9989	1.0000	
Age-to-Ult	0.9936	1.0044	0.9942	0.9929	0.9949	1.0003	0.9997	0.9996	0.9989	1.0000	
2-Year Avg	1.0228	1.0148	1.0008	0.9894	1.0004	1.0003	1.0017	1.0004	0.9995	1.0000	
Age-to-Ult	1.0302	1.0072	0.9925	0.9917	1.0023	1.0019	1.0016	0.9999	0.9995	1.0000	
3-Year Avg	1.0262	1.0030	1.0048	0.9921	1.0002	1.0006	1.0007	1.0000	0.9995	1.0000	
Age-to-Ult	1.0271	1.0009	0.9979	0.9931	1.0010	1.0008	1.0002	0.9995	0.9995	1.0000	
4-Year Avg	1.0449	1.0056	1.0048	0.9949	1.0000	1.0013	1.0001	1.0000	0.9995	1.0000	
Age-to-Ult	1.0514	1.0062	1.0006	0.9958	1.0009	1.0009	0.9996	0.9995	0.9995	1.0000	
All-Year Avg	1.0926	1.0248	1.0124	1.0052	0.9981	0.9978	1.0001	1.0000	0.9995	1.0000	
Age-to-Ult	1.1343	1.0382	1.0131	1.0007	0.9955	0.9974	0.9996	0.9995	0.9995	1.0000	
M3 of L5	1.0509	1.0129	1.0063	0.9997	0.9979	1.0006	1.0001	1.0000	0.9995	1.0000	
Age-to-Ult	1.0689	1.0171	1.0041	0.9978	0.9981	1.0002	0.9996	0.9995	0.9995	1.0000	
2-Year LWA	1.0238	1.0144	1.0008	0.9896	1.0007	1.0003	1.0017	1.0004	0.9994	1.0000	
Age-to-Ult	1.0312	1.0072	0.9929	0.9921	1.0025	1.0018	1.0015	0.9998	0.9994	1.0000	
3-Year LWA	1.0267	1.0028	1.0047	0.9924	1.0004	1.0006	1.0007	1.0000	0.9994	1.0000	
Age-to-Ult	1.0277	1.0010	0.9982	0.9935	1.0011	1.0007	1.0001	0.9994	0.9994	1.0000	
4-Year LWA	1.0446	1.0052	1.0047	0.9953	1.0001	1.0013	1.0000	1.0000	0.9994	1.0000	
Age-to-Ult	1.0509	1.0060	1.0008	0.9961	1.0008	1.0007	0.9994	0.9994	0.9994	1.0000	
All-Year LWA	1.0903	1.0255	1.0130	1.0060	0.9979	0.9979	1.0000	1.0000	0.9994	1.0000	
Age-to-Ult	1.1340	1.0401	1.0142	1.0012	0.9952	0.9973	0.9994	0.9994	0.9994	1.0000	
Selected	1.0262	1.0030	1.0048	0.9921	1.0002	1.0006	1.0007	1.0000	0.9995	1.0000	Tail Factor
Age-to-Ult	1.0271	1.0009	0.9979	0.9931	1.0010	1.0008	1.0002	0.9995	0.9995	1.0000	1.0000

Estimated Ultimates Under Each Algorithm											
Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	8,856,622	9,408,780	9,408,780	9,408,780	9,408,780	9,408,780	9,408,780	9,408,780	9,408,780	9,408,780	9,408,780
2003/1	10,158,261	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942
2004/1	9,192,092	9,890,725	9,896,240	9,896,240	9,896,240	9,896,240	9,896,240	9,895,321	9,895,321	9,895,321	9,895,321
2005/1	8,506,883	9,342,251	9,344,803	9,341,401	9,341,401	9,341,401	9,341,401	9,343,953	9,340,550	9,340,550	9,340,550
2006/1	8,005,626	8,422,380	8,437,591	8,426,383	8,421,580	8,421,580	8,421,580	8,436,790	8,425,583	8,419,979	8,419,979
2007/1	7,078,097	8,340,337	8,351,662	8,343,876	8,344,584	8,319,811	8,339,630	8,350,955	8,343,169	8,343,169	8,319,103
2008/1	7,647,439	8,531,908	8,588,499	8,578,557	8,577,793	8,536,497	8,556,380	8,590,029	8,579,322	8,577,028	8,534,202
2009/1	7,450,282	7,868,132	7,859,192	7,869,622	7,889,738	7,926,244	7,904,638	7,862,172	7,872,602	7,891,973	7,929,969
2010/1	8,367,388	8,773,955	8,759,731	8,804,914	8,827,506	8,932,099	8,856,792	8,763,078	8,807,425	8,829,180	8,941,303
2011/1	7,298,442	7,915,633	7,936,069	7,890,089	7,928,770	8,162,320	8,008,323	7,936,069	7,890,818	7,927,311	8,176,188
2012/1	7,714,562	8,277,352	8,559,705	8,535,790	8,723,253	9,362,791	8,858,258	8,567,419	8,540,418	8,719,396	9,360,476

Summary Results Based on Selected Development Factors											
Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	8,856,622	1.0000	552,158	9,408,780	1,036	13,855,596	81,230	9,082	12,754	115.83	67.9%
2003/1	10,158,261	1.0000	1,097,681	11,255,942	1,262	15,972,558	86,854	8,919	14,530	129.60	70.5%
2004/1	9,192,092	0.9995	708,744	9,896,240	1,152	15,119,467	82,706	8,590	13,929	119.66	65.5%
2005/1	8,506,883	0.9995	838,771	9,341,401	987	14,872,699	79,132	9,464	12,473	118.05	62.8%
2006/1	8,005,626	1.0002	419,156	8,426,383	782	14,866,114	76,368	10,775	10,240	110.34	56.7%
2007/1	7,078,097	1.0008	1,260,117	8,343,876	780	14,971,240	74,754	10,697	10,434	111.62	55.7%
2008/1	7,647,439	1.0010	923,471	8,578,557	754	15,161,707	76,127	11,377	9,905	112.69	56.6%
2009/1	7,450,282	0.9931	470,747	7,869,622	693	15,085,927	75,580	11,356	9,169	104.12	52.2%
2010/1	8,367,388	0.9979	455,098	8,804,914	715	14,993,290	72,203	12,315	9,903	121.95	58.7%
2011/1	7,298,442	1.0009	585,078	7,890,089	700	14,436,985	67,185	11,272	10,419	117.44	54.7%
2012/1	7,714,562	1.0271	612,163	8,535,790	648	13,532,615	62,890	13,173	10,304	135.73	63.1%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012
Property Damage
Paid Losses**

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	8,431,747	8,978,306	9,024,880	9,073,419	9,073,293	9,072,620	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038
2003/1	9,508,975	9,907,027	10,043,337	10,063,268	10,073,772	10,072,787	10,073,403	10,073,403	10,073,438	10,073,438	10,073,438
2004/1	8,658,346	9,001,141	9,054,136	9,055,091	9,065,612	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064
2005/1	7,801,756	8,135,051	8,224,189	8,245,115	8,247,023	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141
2006/1	6,976,232	7,622,607	7,680,367	7,682,948	7,683,081	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008
2007/1	6,947,699	7,478,043	7,487,176	7,487,176	7,487,176	7,487,176	7,487,176	7,487,176	7,487,176	7,487,176	7,487,176
2008/1	7,473,528	7,870,581	7,919,036	7,932,165	7,932,165	7,932,165	7,932,165	7,932,165	7,932,165	7,932,165	7,932,165
2009/1	7,015,290	7,414,963	7,526,593	7,533,528	7,533,528	7,533,528	7,533,528	7,533,528	7,533,528	7,533,528	7,533,528
2010/1	7,144,105	7,658,841	7,704,109	7,704,109	7,704,109	7,704,109	7,704,109	7,704,109	7,704,109	7,704,109	7,704,109
2011/1	6,508,632	6,862,478	6,862,478	6,862,478	6,862,478	6,862,478	6,862,478	6,862,478	6,862,478	6,862,478	6,862,478
2012/1	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401	6,347,401

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	1.0648	1.0052	1.0054	1.0000	0.9999	1.0006	1.0000	1.0000	1.0000	1.0000
2003/1	1.0419	1.0138	1.0020	1.0010	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000
2004/1	1.0396	1.0059	1.0001	1.0012	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
2005/1	1.0427	1.0110	1.0025	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006/1	1.0927	1.0076	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007/1	1.0763	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008/1	1.0531	1.0062	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009/1	1.0570	1.0151	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2010/1	1.0721	1.0059	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2011/1	1.0544	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	1.0544	1.0059	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0616	1.0068	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-Year Avg	1.0633	1.0105	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0758	1.0118	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-Year Avg	1.0612	1.0091	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0718	1.0100	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-Year Avg	1.0592	1.0071	1.0007	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0677	1.0080	1.0009	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
All-Year Avg	1.0595	1.0080	1.0016	1.0003	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0701	1.0100	1.0020	1.0004	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
M3 of L5	1.0612	1.0066	1.0010	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0694	1.0077	1.0011	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2-Year LWA	1.0636	1.0104	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0760	1.0117	1.0013	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-Year LWA	1.0614	1.0090	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0719	1.0099	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-Year LWA	1.0592	1.0071	1.0007	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0677	1.0080	1.0009	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
All-Year LWA	1.0584	1.0081	1.0017	1.0004	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0693	1.0103	1.0022	1.0005	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000
Selected	1.0612	1.0091	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Age-to-Ult	1.0718	1.0100	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm											
Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038	9,078,038
2003/1	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438
2004/1	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064
2005/1	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141
2006/1	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008
2007/1	7,487,176	7,487,176	7,487,176	7,487,176	7,487,176	7,487,925	7,487,176	7,487,176	7,487,176	7,487,176	7,487,925
2008/1	7,932,165	7,932,165	7,932,165	7,932,165	7,932,958	7,932,958	7,932,165	7,932,165	7,932,165	7,932,958	7,932,958
2009/1	7,533,528	7,533,528	7,533,528	7,533,528	7,535,035	7,535,035	7,534,281	7,533,528	7,533,528	7,535,035	7,537,295
2010/1	7,704,109	7,711,043	7,714,124	7,711,043	7,711,043	7,719,517	7,712,584	7,714,124	7,711,043	7,711,043	7,721,058
2011/1	6,862,478	6,909,143	6,943,455	6,931,103	6,917,378	6,931,103	6,915,319	6,942,769	6,930,417	6,917,378	6,933,162
2012/1	6,347,401	6,738,401	6,828,534	6,803,144	6,777,120	6,792,354	6,787,911	6,829,803	6,803,779	6,777,120	6,787,276

Summary Results Based on Selected Development Factors											
Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	9,078,038	1.0000	0	9,078,038	3,694	13,364,687	81,296	2,458	45,439	111.67	67.9%
2003/1	10,073,438	1.0000	0	10,073,438	3,967	15,835,254	86,886	2,539	45,658	115.94	63.6%
2004/1	9,068,064	1.0000	0	9,068,064	3,606	14,693,062	82,732	2,515	43,587	109.61	61.7%
2005/1	8,247,141	1.0000	0	8,247,141	3,227	13,828,032	79,144	2,556	40,774	104.20	59.6%
2006/1	7,683,008	1.0000	0	7,683,008	2,892	13,736,256	76,396	2,657	37,855	100.57	55.9%
2007/1	7,487,176	1.0000	0	7,487,176	2,798	13,469,595	74,824	2,676	37,394	100.06	55.6%
2008/1	7,932,165	1.0000	0	7,932,165	2,847	13,450,520	76,150	2,786	37,387	104.17	59.0%
2009/1	7,533,528	1.0000	0	7,533,528	2,632	13,293,555	75,601	2,862	34,814	99.65	56.7%
2010/1	7,704,109	1.0009	0	7,711,043	2,679	13,245,871	72,214	2,878	37,098	106.78	58.2%
2011/1	6,862,478	1.0100	0	6,931,103	2,448	12,699,793	67,202	2,831	36,427	103.14	54.6%
2012/1	6,347,401	1.0718	0	6,803,144	2,245	11,759,788	62,910	3,030	35,686	108.14	57.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012
Medical Benefits, Excess Medical Benefits
Incurred Losses
Incurred Cost (No Supp) + DCC Expense Amount**

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	1,677,240	1,553,288	1,516,001	1,482,264	1,468,427	1,460,817	1,454,952	1,453,952	1,453,952	1,453,935	1,453,935
2003/1	1,877,827	1,782,612	1,738,113	1,701,550	1,696,504	1,689,269	1,687,772	1,686,261	1,686,261	1,686,261	
2004/1	2,008,719	1,785,610	1,722,350	1,685,737	1,687,056	1,675,834	1,675,300	1,675,134	1,673,634		
2005/1	1,785,677	1,671,862	1,610,676	1,603,066	1,611,910	1,611,910	1,611,910	1,611,910			
2006/1	1,737,692	1,497,127	1,404,058	1,382,916	1,394,261	1,394,261	1,394,261				
2007/1	1,496,581	1,367,673	1,363,125	1,344,824	1,344,568	1,346,510					
2008/1	1,623,381	1,482,396	1,455,282	1,435,223	1,438,023						
2009/1	1,521,661	1,502,113	1,531,022	1,499,247							
2010/1	1,718,072	1,616,037	1,616,647								
2011/1	1,705,282	1,661,725									
2012/1	1,685,116										

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	0.9261	0.9760	0.9777	0.9907	0.9948	0.9960	0.9993	1.0000	1.0000	1.0000
2003/1	0.9493	0.9750	0.9790	0.9970	0.9957	0.9991	0.9991	1.0000		
2004/1	0.8889	0.9646	0.9787	1.0008	0.9933	0.9997	0.9999	0.9991		
2005/1	0.9363	0.9634	0.9953	1.0055	1.0000	1.0000	1.0000			
2006/1	0.8616	0.9378	0.9849	1.0082	1.0000	1.0000				
2007/1	0.9139	0.9967	0.9866	0.9998	1.0014					
2008/1	0.9132	0.9817	0.9862	1.0020						
2009/1	0.9872	1.0192	0.9792							
2010/1	0.9406	1.0004								
2011/1	0.9745									

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	0.9745	1.0004	0.9792	1.0020	1.0014	1.0000	1.0000	0.9991	1.0000	1.0000
Age-to-Ult	0.9570	0.9820	0.9816	1.0025	1.0005	0.9991	0.9991	0.9991	1.0000	1.0000
2-Year Avg	0.9576	1.0098	0.9827	1.0009	1.0007	1.0000	1.0000	0.9996	1.0000	1.0000
Age-to-Ult	0.9514	0.9935	0.9839	1.0012	1.0003	0.9996	0.9996	0.9996	1.0000	1.0000
3-Year Avg	0.9674	1.0004	0.9840	1.0033	1.0005	0.9999	0.9997	0.9997	1.0000	1.0000
Age-to-Ult	0.9553	0.9875	0.9871	1.0031	0.9998	0.9993	0.9994	0.9997	1.0000	1.0000
4-Year Avg	0.9539	0.9995	0.9842	1.0039	0.9987	0.9997	0.9996	0.9997	1.0000	1.0000
Age-to-Ult	0.9399	0.9853	0.9858	1.0016	0.9977	0.9990	0.9993	0.9997	1.0000	1.0000
All-Year Avg	0.9292	0.9794	0.9835	1.0006	0.9975	0.9990	0.9996	0.9997	1.0000	1.0000
Age-to-Ult	0.8918	0.9598	0.9800	0.9964	0.9958	0.9983	0.9993	0.9997	1.0000	1.0000
M3 of L5	0.9430	0.9929	0.9859	1.0028	0.9986	0.9996	0.9996	0.9997	1.0000	1.0000
Age-to-Ult	0.9234	0.9792	0.9862	1.0003	0.9975	0.9989	0.9993	0.9997	1.0000	1.0000
2-Year LWA	0.9575	1.0095	0.9826	1.0009	1.0007	1.0000	0.9999	0.9996	1.0000	1.0000
Age-to-Ult	0.9508	0.9930	0.9837	1.0011	1.0002	0.9995	0.9995	0.9996	1.0000	1.0000
3-Year LWA	0.9666	1.0005	0.9839	1.0033	1.0004	0.9999	0.9997	0.9997	1.0000	1.0000
Age-to-Ult	0.9544	0.9874	0.9869	1.0030	0.9997	0.9993	0.9994	0.9997	1.0000	1.0000
4-Year LWA	0.9534	0.9996	0.9841	1.0039	0.9985	0.9997	0.9996	0.9997	1.0000	1.0000
Age-to-Ult	0.9392	0.9851	0.9855	1.0014	0.9975	0.9990	0.9993	0.9997	1.0000	1.0000
All-Year LWA	0.9282	0.9789	0.9833	1.0005	0.9974	0.9990	0.9996	0.9997	1.0000	1.0000
Age-to-Ult	0.8901	0.9589	0.9796	0.9962	0.9957	0.9983	0.9993	0.9997	1.0000	1.0000
Selected	0.9674	1.0004	0.9840	1.0033	1.0005	0.9999	0.9997	0.9997	1.0000	1.0000
Age-to-Ult	0.9553	0.9875	0.9871	1.0031	0.9998	0.9993	0.9994	0.9997	1.0000	1.0000
										Tail Factor
										1.0000

Estimated Ultimates Under Each Algorithm											
Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935	1,453,935
2003/1	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261
2004/1	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634
2005/1	1,611,910	1,610,459	1,611,265	1,611,426	1,611,426	1,611,426	1,611,426	1,611,265	1,611,426	1,611,426	1,611,426
2006/1	1,394,261	1,393,006	1,393,703	1,393,424	1,393,285	1,393,285	1,393,285	1,393,564	1,393,424	1,393,285	1,393,285
2007/1	1,346,510	1,345,298	1,345,971	1,345,567	1,345,163	1,344,221	1,345,029	1,345,837	1,345,567	1,345,163	1,344,221
2008/1	1,438,023	1,438,742	1,438,454	1,437,735	1,434,716	1,431,983	1,434,428	1,438,311	1,437,592	1,434,428	1,431,840
2009/1	1,499,247	1,502,995	1,501,046	1,503,895	1,501,646	1,493,850	1,499,697	1,500,896	1,503,745	1,501,346	1,493,550
2010/1	1,616,647	1,586,901	1,590,619	1,595,792	1,593,691	1,584,314	1,594,337	1,590,296	1,595,469	1,593,206	1,583,667
2011/1	1,661,725	1,631,814	1,650,924	1,640,953	1,637,298	1,594,924	1,627,161	1,650,093	1,640,787	1,636,965	1,593,428
2012/1	1,685,116	1,612,656	1,603,219	1,609,791	1,583,841	1,502,786	1,556,036	1,602,208	1,608,275	1,582,661	1,499,922

Summary Results Based on Selected Development Factors											
Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	1,453,935	1.0000	0	1,453,935	605	1,726,003	51,085	2,403	11.843	28.46	84.2%
2003/1	1,686,261	1.0000	0	1,686,261	697	2,229,956	53,860	2,419	12.941	31.31	75.6%
2004/1	1,673,634	1.0000	0	1,673,634	699	2,415,189	52,454	2,394	13.326	31.91	69.3%
2005/1	1,611,910	0.9997	0	1,611,426	605	2,374,393	49,458	2,664	12.233	32.58	67.9%
2006/1	1,394,261	0.9994	0	1,393,424	515	2,178,912	47,031	2,706	10.950	29.63	64.0%
2007/1	1,346,510	0.9993	0	1,345,567	452	2,243,745	45,412	2,977	9.953	29.63	60.0%
2008/1	1,438,023	0.9998	0	1,437,735	457	2,215,675	45,434	3,146	10.059	31.64	64.9%
2009/1	1,499,247	1.0031	0	1,503,895	452	2,187,385	45,095	3,327	10.023	33.35	68.8%
2010/1	1,616,647	0.9871	0	1,595,792	477	2,179,157	43,002	3,345	11.093	37.11	73.2%
2011/1	1,661,725	0.9875	0	1,640,953	439	2,101,373	39,452	3,738	11.127	41.59	78.1%
2012/1	1,685,116	0.9553	0	1,609,791	398	2,033,047	36,921	4,045	10.780	43.60	79.2%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012
Uninsured Motorists - Property Damage
Paid Losses**

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	846,023	841,299	837,041	837,451	833,144	828,979	827,381	826,404	826,067	825,967	825,967
2003/1	805,247	809,815	810,287	823,872	814,848	807,588	800,167	795,441	783,722	776,565	
2004/1	581,491	573,966	595,222	594,621	586,630	575,378	568,980	558,317	550,869		
2005/1	504,274	506,256	499,535	482,412	479,725	473,216	469,946	467,350			
2006/1	519,217	531,190	529,157	528,001	523,957	523,982	522,845				
2007/1	407,562	401,280	398,929	396,444	394,576	393,743					
2008/1	405,213	403,214	412,509	412,801	412,801						
2009/1	457,129	454,551	453,390	452,290							
2010/1	383,713	380,086	378,884								
2011/1	539,910	530,986									
2012/1	611,072										

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	0.9944	0.9949	1.0005	0.9949	0.9950	0.9981	0.9988	0.9996	0.9999	1.0000
2003/1	1.0057	1.0006	1.0168	0.9890	0.9911	0.9908	0.9941	0.9853	0.9909	
2004/1	0.9871	1.0370	0.9990	0.9866	0.9808	0.9889	0.9813	0.9867		
2005/1	1.0039	0.9867	0.9657	0.9944	0.9864	0.9931	0.9945			
2006/1	1.0231	0.9962	0.9978	0.9923	1.0000	0.9978				
2007/1	0.9846	0.9941	0.9938	0.9953	0.9979					
2008/1	0.9951	1.0231	1.0007	1.0000						
2009/1	0.9944	0.9974	0.9976							
2010/1	0.9905	0.9968								
2011/1	0.9835									

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	0.9835	0.9968	0.9976	1.0000	0.9979	0.9978	0.9945	0.9867	0.9909	1.0000
Age-to-Ult	0.9469	0.9628	0.9659	0.9682	0.9682	0.9702	0.9723	0.9777	0.9909	1.0000
2-Year Avg	0.9870	0.9971	0.9992	0.9977	0.9990	0.9955	0.9879	0.9860	0.9954	1.0000
Age-to-Ult	0.9459	0.9584	0.9612	0.9620	0.9642	0.9652	0.9696	0.9815	0.9954	1.0000
3-Year Avg	0.9895	1.0058	0.9974	0.9959	0.9948	0.9933	0.9900	0.9905	0.9954	1.0000
Age-to-Ult	0.9535	0.9636	0.9580	0.9605	0.9645	0.9695	0.9760	0.9859	0.9954	1.0000
4-Year Avg	0.9909	1.0029	0.9975	0.9955	0.9913	0.9927	0.9922	0.9905	0.9954	1.0000
Age-to-Ult	0.9501	0.9588	0.9560	0.9584	0.9627	0.9711	0.9782	0.9859	0.9954	1.0000
All-Year Avg	0.9962	1.0030	0.9965	0.9932	0.9919	0.9937	0.9922	0.9905	0.9954	1.0000
Age-to-Ult	0.9534	0.9570	0.9541	0.9575	0.9641	0.9720	0.9782	0.9859	0.9954	1.0000
M3 of L5	0.9898	0.9968	0.9964	0.9940	0.9918	0.9939	0.9922	0.9905	0.9954	1.0000
Age-to-Ult	0.9421	0.9518	0.9549	0.9584	0.9642	0.9722	0.9782	0.9859	0.9954	1.0000
2-Year LWA	0.9864	0.9972	0.9991	0.9977	0.9991	0.9956	0.9872	0.9858	0.9955	1.0000
Age-to-Ult	0.9448	0.9578	0.9605	0.9614	0.9636	0.9645	0.9688	0.9814	0.9955	1.0000
3-Year LWA	0.9890	1.0056	0.9974	0.9956	0.9948	0.9931	0.9902	0.9911	0.9955	1.0000
Age-to-Ult	0.9533	0.9639	0.9585	0.9610	0.9652	0.9702	0.9769	0.9866	0.9955	1.0000
4-Year LWA	0.9904	1.0028	0.9975	0.9953	0.9906	0.9923	0.9929	0.9911	0.9955	1.0000
Age-to-Ult	0.9496	0.9588	0.9561	0.9585	0.9630	0.9721	0.9796	0.9866	0.9955	1.0000
All-Year LWA	0.9969	1.0027	0.9982	0.9927	0.9917	0.9938	0.9929	0.9911	0.9955	1.0000
Age-to-Ult	0.9563	0.9593	0.9567	0.9584	0.9654	0.9735	0.9796	0.9866	0.9955	1.0000
Selected	0.9895	1.0058	0.9974	0.9959	0.9948	0.9933	0.9900	0.9905	0.9954	1.0000
Age-to-Ult	0.9535	0.9636	0.9580	0.9605	0.9645	0.9695	0.9760	0.9859	0.9954	1.0000
										Tail Factor
										1.0000

Estimated Ultimates Under Each Algorithm											
Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	825,967	825,967	825,967	825,967	825,967	825,967	825,967	825,967	825,967	825,967	825,967
2003/1	776,565	776,565	776,565	776,565	776,565	776,565	776,565	776,565	776,565	776,565	776,565
2004/1	550,869	545,856	548,335	548,335	548,335	548,335	548,335	548,390	548,390	548,390	548,390
2005/1	467,350	456,928	458,704	460,760	460,760	460,760	460,760	458,657	461,088	461,088	461,088
2006/1	522,845	508,362	506,951	510,297	511,447	511,447	511,447	506,532	510,767	512,179	512,179
2007/1	393,743	382,009	380,041	381,734	382,364	382,718	382,797	379,765	382,009	382,758	383,309
2008/1	412,801	399,674	398,023	398,147	397,404	397,981	398,023	397,775	398,436	397,527	398,518
2009/1	452,290	437,907	435,103	434,425	433,475	433,068	433,475	434,832	434,651	433,520	433,475
2010/1	378,884	365,964	364,183	362,971	362,213	361,493	361,796	363,918	363,160	362,251	362,478
2011/1	530,986	511,233	508,897	511,658	509,109	508,154	505,392	508,578	511,817	509,109	509,375
2012/1	611,072	578,624	578,013	582,657	580,580	582,596	575,691	577,341	582,535	580,274	584,368

Summary Results Based on Selected Development Factors											
Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	825,967	1.0000	0	825,967	753	904,061	69,993	1,097	10,758	11.80	91.4%
2003/1	776,565	1.0000	0	776,565	770	1,291,283	73,509	1,009	10,475	10.56	60.1%
2004/1	550,869	0.9954	0	548,335	689	1,338,010	71,002	796	9,704	7.72	41.0%
2005/1	467,350	0.9859	0	460,760	647	1,264,352	67,611	712	9,569	6.81	36.4%
2006/1	522,845	0.9760	0	510,297	635	1,056,510	64,859	804	9,790	7.87	48.3%
2007/1	393,743	0.9695	0	381,734	576	1,214,609	63,233	663	9,109	6.04	31.4%
2008/1	412,801	0.9645	0	398,147	620	1,242,683	63,682	642	9,736	6.25	32.0%
2009/1	452,290	0.9605	0	434,425	560	1,237,027	63,284	776	8,849	6.86	35.1%
2010/1	378,884	0.9580	0	362,971	586	1,218,111	60,807	619	9,637	5.97	29.8%
2011/1	530,986	0.9636	0	511,658	576	1,166,509	57,163	888	10,076	8.95	43.9%
2012/1	611,072	0.9535	0	582,657	502	1,100,636	54,048	1,161	9,288	10.78	52.9%

Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury
Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over NA/100000											
Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	837,023	1,324,360	1,426,082	1,521,823	1,524,853	1,563,430	1,561,422	1,561,122	1,560,422	1,559,621	1,557,237
2003/1	1,023,175	1,263,154	1,466,869	1,610,996	1,654,891	1,619,735	1,619,674	1,619,440	1,617,235	1,614,852	
2004/1	1,131,670	1,381,396	1,540,524	1,616,775	1,651,809	1,676,674	1,650,760	1,648,971	1,647,454		
2005/1	645,474	1,270,829	1,332,623	1,413,605	1,478,972	1,447,432	1,446,795	1,446,220			
2006/1	1,253,533	1,259,606	1,470,196	1,464,157	1,457,955	1,435,440	1,434,337				
2007/1	866,664	1,096,979	1,099,481	1,100,655	1,085,506	1,135,453					
2008/1	1,220,869	1,419,806	1,534,891	1,534,266	1,533,574						
2009/1	852,372	1,060,855	1,017,229	1,073,078							
2010/1	1,131,819	1,307,405	1,466,193								
2011/1	1,492,433	1,681,643									
2012/1	1,201,576										

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	1.5822	1.0768	1.0671	1.0020	1.0253	0.9987	0.9998	0.9996	0.9995	0.9985
2003/1	1.2345	1.1613	1.0983	1.0272	0.9788	1.0000	0.9999	0.9986	0.9985	
2004/1	1.2207	1.1152	1.0495	1.0217	1.0151	0.9845	0.9989	0.9991		
2005/1	1.9688	1.0486	1.0608	1.0462	0.9787	0.9996	0.9996			
2006/1	1.0048	1.1672	0.9959	0.9958	0.9846	0.9992				
2007/1	1.2657	1.0023	1.0011	0.9862	1.0460					
2008/1	1.1629	1.0811	0.9996	0.9995						
2009/1	1.2446	0.9589	1.0549							
2010/1	1.1551	1.1215								
2011/1	1.1268									

Algorithm	Average and Selected Factors									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
Latest Year	1.1268	1.1215	1.0549	0.9995	1.0460	0.9992	0.9996	0.9991	0.9985	0.9985
Age-to-Ult	1.3866	1.2306	1.0973	1.0402	1.0407	0.9949	0.9957	0.9961	0.9970	0.9985
2-Year Avg	1.1410	1.0402	1.0273	0.9929	1.0153	0.9994	0.9993	0.9989	0.9990	0.9985
Age-to-Ult	1.2230	1.0719	1.0305	1.0031	1.0103	0.9951	0.9957	0.9964	0.9975	0.9985
3-Year Avg	1.1755	1.0538	1.0185	0.9938	1.0031	0.9944	0.9995	0.9991	0.9990	0.9985
Age-to-Ult	1.2458	1.0598	1.0057	0.9874	0.9936	0.9905	0.9961	0.9966	0.9975	0.9985
4-Year Avg	1.1724	1.0410	1.0129	1.0069	1.0061	0.9958	0.9996	0.9991	0.9990	0.9985
Age-to-Ult	1.2424	1.0597	1.0180	1.0050	0.9981	0.9920	0.9962	0.9966	0.9975	0.9985
All-Year Avg	1.2966	1.0814	1.0409	1.0112	1.0048	0.9964	0.9996	0.9991	0.9990	0.9985
Age-to-Ult	1.4722	1.1354	1.0499	1.0086	0.9974	0.9926	0.9962	0.9966	0.9975	0.9985
M3 of L5	1.1875	1.0683	1.0185	1.0057	0.9928	0.9992	0.9996	0.9991	0.9990	0.9985
Age-to-Ult	1.2840	1.0813	1.0122	0.9938	0.9882	0.9954	0.9962	0.9966	0.9975	0.9985
2-Year LWA	1.1390	1.0486	1.0216	0.9940	1.0108	0.9994	0.9992	0.9989	0.9990	0.9985
Age-to-Ult	1.2198	1.0709	1.0213	0.9997	1.0057	0.9950	0.9956	0.9964	0.9975	0.9985
3-Year LWA	1.1649	1.0608	1.0154	0.9946	0.9990	0.9939	0.9994	0.9991	0.9990	0.9985
Age-to-Ult	1.2341	1.0594	0.9987	0.9836	0.9889	0.9899	0.9960	0.9966	0.9975	0.9985
4-Year LWA	1.1644	1.0476	1.0098	1.0079	1.0037	0.9955	0.9995	0.9991	0.9990	0.9985
Age-to-Ult	1.2357	1.0612	1.0130	1.0032	0.9953	0.9916	0.9961	0.9966	0.9975	0.9985
All-Year LWA	1.2497	1.0852	1.0411	1.0122	1.0027	0.9962	0.9995	0.9991	0.9990	0.9985
Age-to-Ult	1.4219	1.1378	1.0485	1.0071	0.9950	0.9923	0.9961	0.9966	0.9975	0.9985
Selected	1.1755	1.0538	1.0185	0.9938	1.0031	0.9944	0.9995	0.9991	0.9990	0.9985
Age-to-Ult	1.2458	1.0598	1.0057	0.9874	0.9936	0.9905	0.9961	0.9966	0.9975	0.9985
										Tail Factor
										1.0000

Accident Year	Estimated Ultimates Under Each Algorithm										
	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	1,557,237	2,193,428	2,193,428	2,193,428	2,193,428	2,193,428	2,193,428	2,193,428	2,193,428	2,193,428	2,193,428
2003/1	1,614,852	1,712,543	1,712,543	1,712,543	1,712,543	1,712,543	1,712,543	1,712,543	1,712,543	1,712,543	1,712,543
2004/1	1,647,454	2,117,907	2,118,730	2,118,730	2,118,730	2,118,730	2,118,730	2,118,730	2,118,730	2,118,730	2,118,730
2005/1	1,446,220	1,440,580	1,441,014	1,441,303	1,441,303	1,441,303	1,441,303	1,441,014	1,441,303	1,441,303	1,441,303
2006/1	1,434,337	1,635,532	1,635,532	1,636,106	1,636,250	1,636,250	1,635,389	1,635,389	1,635,963	1,636,106	1,636,106
2007/1	1,135,453	1,329,662	1,329,889	1,324,666	1,326,369	1,327,051	1,330,230	1,329,776	1,323,985	1,325,915	1,326,710
2008/1	1,533,574	2,501,986	2,455,366	2,429,755	2,436,656	2,435,583	2,421,474	2,448,311	2,422,547	2,432,362	2,431,902
2009/1	1,073,078	1,221,197	1,181,386	1,164,538	1,183,424	1,187,287	1,171,406	1,177,737	1,160,461	1,181,493	1,185,678
2010/1	1,466,193	1,950,102	1,852,160	1,815,798	1,833,832	1,880,604	1,825,329	1,838,671	1,805,535	1,826,502	1,878,551
2011/1	1,681,643	2,294,917	2,028,040	2,007,692	2,007,524	2,134,824	2,043,848	2,026,358	2,007,020	2,010,047	2,138,860
2012/1	1,201,576	1,766,106	1,569,528	1,596,924	1,592,839	1,868,961	1,642,825	1,565,683	1,582,866	1,584,788	1,808,522

Accident Year	Summary Results Based on Selected Development Factors									
	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss
2002/1	1,557,237	1.0000	636,191	2,193,428	155	3,280,735	122,664	14,151	1.264	17.88
2003/1	1,614,852	0.9985	100,113	1,712,543	177	3,482,788	129,448	9,675	1.367	13.23
2004/1	1,647,454	0.9975	475,395	2,118,730	207	3,574,044	125,634	10,235	1.648	16.86
2005/1	1,446,220	0.9966	0	1,441,303	143	3,749,147	119,799	10,079	1.194	12.03
2006/1	1,434,337	0.9961	207,363	1,636,106	141	3,610,594	115,203	11,604	1.224	14.20
2007/1	1,135,453	0.9905	200,000	1,324,666	125	3,396,606	112,845	10,597	1.108	11.74
2008/1	1,533,574	0.9936	905,996	2,429,755	140	3,385,284	113,774	17,355	1.231	21.36
2009/1	1,073,078	0.9874	104,981	1,164,538	114	3,369,294	113,292	10,215	1.006	10.28
2010/1	1,466,193	1.0057	341,248	1,815,798	108	3,367,823	109,111	16,813	0.990	16.64
2011/1	1,681,643	1.0598	225,487	2,007,692	136	3,285,588	102,960	14,762	1.321	19.50
2012/1	1,201,576	1.2458	100,001	1,596,924	101	3,112,617	97,795	15,811	1.033	16.33

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012
Comprehensive
Paid Losses**

Paid Cost and DCC Expense Amount, Excluding Catastrophes											
Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	3,982,451	4,013,117	4,022,436	4,027,943	4,027,500	4,026,920	4,028,798	4,028,798	4,028,396	4,028,396	4,028,396
2003/1	3,416,346	3,409,689	3,422,020	3,426,999	3,427,076	3,426,601	3,427,485	3,427,646	3,427,646	3,427,646	
2004/1	4,483,875	4,492,223	4,495,654	4,496,693	4,510,393	4,508,584	4,508,584	4,508,584	4,508,584		
2005/1	3,517,473	3,523,897	3,530,275	3,531,616	3,531,876	3,541,152	3,541,152	3,541,152			
2006/1	3,204,325	3,238,968	3,239,601	3,233,226	3,233,226	3,233,226					
2007/1	2,698,487	2,718,747	2,716,037	2,716,671	2,717,325	2,717,424					
2008/1	3,202,814	3,256,835	3,260,295	3,260,412	3,260,381						
2009/1	3,267,300	3,306,614	3,313,942	3,313,672							
2010/1	4,576,499	4,616,692	4,613,802								
2011/1	2,984,466	3,060,497									
2012/1	3,070,733										

Age-to-Age Development Factors											
Accident Year Ending	Development Interval										
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2002/1	1.0077	1.0023	1.0014	0.9999	0.9999	1.0005	1.0000	0.9999	1.0000	1.0000	
2003/1	0.9981	1.0036	1.0015	1.0000	0.9999	1.0003	1.0000	1.0000	1.0000		
2004/1	1.0019	1.0008	1.0002	1.0030	0.9996	1.0000	1.0000	1.0000			
2005/1	1.0018	1.0018	1.0004	1.0001	1.0026	1.0000	1.0000				
2006/1	1.0108	1.0002	0.9980	1.0000	1.0000	1.0000					
2007/1	1.0075	0.9990	1.0002	1.0002	1.0000						
2008/1	1.0169	1.0011	1.0000	1.0000							
2009/1	1.0120	1.0022	0.9999								
2010/1	1.0088	0.9994									
2011/1	1.0255										

Average and Selected Factors											
Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0255	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0248	0.9993	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0172	1.0008	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0181	1.0009	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0154	1.0009	1.0000	1.0001	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0173	1.0019	1.0010	1.0010	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0158	1.0004	0.9995	1.0001	1.0006	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0165	1.0007	1.0003	1.0008	1.0007	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0091	1.0012	1.0002	1.0005	1.0003	1.0002	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0115	1.0024	1.0012	1.0010	1.0005	1.0002	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0126	1.0002	1.0000	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0130	1.0004	1.0002	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0154	1.0006	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0161	1.0007	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0144	1.0007	1.0001	1.0001	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0163	1.0019	1.0012	1.0011	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0149	1.0004	0.9995	1.0001	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0155	1.0006	1.0002	1.0007	1.0006	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0086	1.0011	1.0002	1.0006	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0109	1.0023	1.0012	1.0010	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	
Selected	1.0154	1.0009	1.0000	1.0001	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0173	1.0019	1.0010	1.0010	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor

Estimated Ultimates Under Each Algorithm											
Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396	4,028,396
2003/1	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646
2004/1	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584
2005/1	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152
2006/1	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226	3,233,226
2007/1	2,717,424	2,717,424	2,717,424	2,717,424	2,717,696	2,717,967	2,717,696	2,717,424	2,717,424	2,717,696	2,717,696
2008/1	3,260,381	3,260,381	3,260,381	3,263,315	3,262,663	3,262,011	3,260,707	3,260,381	3,263,641	3,262,337	3,261,685
2009/1	3,313,672	3,313,672	3,314,003	3,316,986	3,316,323	3,316,986	3,314,335	3,314,003	3,317,317	3,315,992	3,316,986
2010/1	4,613,802	4,613,341	4,614,263	4,618,416	4,615,186	4,619,339	4,614,725	4,614,263	4,619,339	4,614,725	4,619,339
2011/1	3,060,497	3,058,355	3,063,251	3,066,312	3,062,639	3,067,842	3,061,721	3,062,639	3,066,312	3,062,333	3,067,536
2012/1	3,070,733	3,146,887	3,126,313	3,123,857	3,121,400	3,106,046	3,110,653	3,120,172	3,120,786	3,118,329	3,104,204

Summary Results Based on Selected Development Factors											
Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	4,028,396	1.0000	0	4,028,396	5,057	6,788,642	55,122	797	91.742	73.08	59.3%
2003/1	3,427,646	1.0000	0	3,427,646	4,775	7,772,605	59,116	718	80.773	57.98	44.1%
2004/1	4,508,584	1.0000	0	4,508,584	4,986	8,306,984	58,048	904	85.894	77.67	54.3%
2005/1	3,541,152	1.0000	0	3,541,152	4,122	8,184,897	55,778	859	73.900	63.49	43.3%
2006/1	3,233,226	1.0000	0	3,233,226	3,714	8,027,862	53,340	871	69.629	60.62	40.3%
2007/1	2,717,424	1.0000	0	2,717,424	3,298	7,651,711	51,988	824	63.438	52.27	35.5%
2008/1	3,260,381	1.0009	0	3,263,315	3,333	7,654,631	52,413	979	63.591	62.26	42.6%
2009/1	3,313,672	1.0010	0	3,316,986	3,121	7,536,006	51,658	1,063	60.417	64.21	44.0%
2010/1	4,613,802	1.0010	0	4,618,416	3,763	7,229,507	48,467	1,227	77.640	95.29	63.9%
2011/1	3,060,497	1.0019	0	3,066,312	3,184	6,842,896	44,511	963	71.533	68.89	44.8%
2012/1	3,070,733	1.0173	0	3,123,857	3,292	6,490,848	41,848	949	78.666	74.65	48.1%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012**

**Collision
Paid Losses**

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2002/1	10,287,596	10,195,492	10,192,553	10,189,783	10,194,859	10,191,246	10,194,260	10,194,326	10,194,276	10,194,276	10,194,276
2003/1	12,232,189	12,087,706	12,081,114	12,068,708	12,060,914	12,055,083	12,045,072	12,039,032	12,035,026	12,034,453	
2004/1	11,182,837	11,052,523	11,047,931	11,037,133	11,019,363	10,999,870	10,989,768	10,980,963	10,976,570		
2005/1	10,768,538	10,675,517	10,654,471	10,652,502	10,644,478	10,633,119	10,627,686	10,617,408			
2006/1	9,941,537	9,868,073	9,854,854	9,820,542	9,818,558	9,807,125	9,799,779				
2007/1	9,884,325	9,807,282	9,799,569	9,788,722	9,783,818	9,778,731					
2008/1	10,772,432	10,710,489	10,693,460	10,690,272	10,685,569						
2009/1	9,855,235	9,880,972	9,875,250	9,866,675							
2010/1	10,076,303	9,981,665	9,952,659								
2011/1	8,911,240	8,841,967									
2012/1	8,127,470										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	0.9910	0.9997	0.9997	1.0005	0.9996	1.0003	1.0000	1.0000	1.0000	1.0000
2003/1	0.9882	0.9995	0.9990	0.9994	0.9995	0.9992	0.9995	0.9997	1.0000	
2004/1	0.9883	0.9996	0.9990	0.9984	0.9982	0.9991	0.9992	0.9996		
2005/1	0.9914	0.9980	0.9998	0.9992	0.9989	0.9995	0.9990			
2006/1	0.9926	0.9987	0.9965	0.9998	0.9988	0.9993				
2007/1	0.9922	0.9992	0.9989	0.9995	0.9995					
2008/1	0.9942	0.9984	0.9997	0.9996						
2009/1	1.0026	0.9994	0.9991							
2010/1	0.9906	0.9971								
2011/1	0.9922									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9922	0.9971	0.9991	0.9996	0.9995	0.9993	0.9990	0.9996	1.0000	1.0000	
Age-to-Ult	0.9855	0.9932	0.9961	0.9970	0.9974	0.9979	0.9986	0.9996	1.0000	1.0000	
2-Year Avg	0.9914	0.9983	0.9994	0.9996	0.9992	0.9994	0.9991	0.9997	1.0000	1.0000	
Age-to-Ult	0.9861	0.9947	0.9964	0.9970	0.9974	0.9982	0.9988	0.9997	1.0000	1.0000	
3-Year Avg	0.9951	0.9983	0.9992	0.9996	0.9991	0.9993	0.9992	0.9998	1.0000	1.0000	
Age-to-Ult	0.9896	0.9945	0.9962	0.9970	0.9974	0.9983	0.9990	0.9998	1.0000	1.0000	
4-Year Avg	0.9949	0.9985	0.9986	0.9995	0.9989	0.9993	0.9994	0.9998	1.0000	1.0000	
Age-to-Ult	0.9889	0.9940	0.9955	0.9969	0.9974	0.9985	0.9992	0.9998	1.0000	1.0000	
All-Year Avg	0.9923	0.9988	0.9990	0.9995	0.9991	0.9995	0.9994	0.9998	1.0000	1.0000	
Age-to-Ult	0.9874	0.9951	0.9963	0.9973	0.9978	0.9987	0.9992	0.9998	1.0000	1.0000	
M3 of L5	0.9929	0.9988	0.9992	0.9994	0.9991	0.9993	0.9994	0.9998	1.0000	1.0000	
Age-to-Ult	0.9879	0.9950	0.9962	0.9970	0.9976	0.9985	0.9992	0.9998	1.0000	1.0000	
2-Year LWA	0.9914	0.9983	0.9994	0.9995	0.9992	0.9994	0.9991	0.9996	1.0000	1.0000	
Age-to-Ult	0.9859	0.9945	0.9962	0.9968	0.9973	0.9981	0.9987	0.9996	1.0000	1.0000	
3-Year LWA	0.9952	0.9983	0.9993	0.9996	0.9991	0.9993	0.9993	0.9997	1.0000	1.0000	
Age-to-Ult	0.9898	0.9946	0.9963	0.9970	0.9974	0.9983	0.9990	0.9997	1.0000	1.0000	
4-Year LWA	0.9949	0.9985	0.9986	0.9995	0.9989	0.9992	0.9994	0.9997	1.0000	1.0000	
Age-to-Ult	0.9887	0.9938	0.9953	0.9967	0.9972	0.9983	0.9991	0.9997	1.0000	1.0000	
All-Year LWA	0.9922	0.9989	0.9990	0.9995	0.9991	0.9994	0.9994	0.9997	1.0000	1.0000	
Age-to-Ult	0.9872	0.9950	0.9961	0.9971	0.9976	0.9985	0.9991	0.9997	1.0000	1.0000	
Selected	0.9951	0.9983	0.9992	0.9996	0.9991	0.9993	0.9992	0.9998	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9896	0.9945	0.9962	0.9970	0.9974	0.9983	0.9990	0.9998	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276	10,194,276
2003/1	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453	12,034,453
2004/1	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570	10,976,570
2005/1	10,617,408	10,613,161	10,614,223	10,615,285	10,615,285	10,615,285	10,615,285	10,613,161	10,614,223	10,614,223	10,614,223
2006/1	9,799,779	9,786,059	9,788,019	9,789,979	9,791,939	9,791,939	9,791,939	9,787,039	9,789,979	9,790,959	9,790,959
2007/1	9,778,731	9,758,196	9,761,129	9,762,107	9,764,063	9,766,019	9,764,063	9,760,151	9,762,107	9,762,107	9,764,063
2008/1	10,685,569	10,657,787	10,657,787	10,657,787	10,657,787	10,662,061	10,659,924	10,656,718	10,657,787	10,655,649	10,659,924
2009/1	9,866,675	9,837,075	9,837,075	9,837,075	9,836,088	9,840,035	9,837,075	9,835,102	9,837,075	9,834,115	9,838,062
2010/1	9,952,659	9,913,844	9,916,829	9,914,839	9,907,872	9,915,834	9,914,839	9,914,839	9,915,834	9,905,882	9,913,844
2011/1	8,841,967	8,781,842	8,795,105	8,793,336	8,788,915	8,798,641	8,797,757	8,793,336	8,794,220	8,787,147	8,797,757
2012/1	8,127,470	8,009,622	8,014,498	8,042,944	8,037,255	8,025,064	8,029,128	8,012,873	8,044,570	8,035,630	8,023,438

Summary Results Based on Selected Development Factors

Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	10,194,276	1.0000	0	10,194,276	3,568	14,026,681	54,382	2,857	65.610	187.46	72.7%
2003/1	12,034,453	1.0000	0	12,034,453	4,053	16,560,696	58,426	2,969	69.370	205.98	72.7%
2004/1	10,976,570	1.0000	0	10,976,570	3,732	17,728,396	57,380	2,941	65.040	191.30	61.9%
2005/1	10,617,408	0.9998	0	10,615,285	3,567	17,989,105	55,118	2,976	64.716	192.59	59.0%
2006/1	9,799,779	0.9990	0	9,789,979	3,161	17,064,628	52,698	3,097	59.983	185.78	57.4%
2007/1	9,778,731	0.9983	0	9,762,107	3,146	16,742,663	51,376	3,103	61.235	190.01	58.3%
2008/1	10,685,569	0.9974	0	10,657,787	3,207	17,162,140	51,787	3,323	61.927	205.80	62.1%
2009/1	9,866,675	0.9970	0	9,837,075	3,172	17,613,314	51,014	3,101	62.179	192.83	55.9%
2010/1	9,952,659	0.9962	0	9,914,839	3,268	17,542,647	47,790	3,034	68.383	207.47	56.5%
2011/1	8,841,967	0.9945	0	8,793,336	3,006	16,740,721	43,818	2,925	68.602	200.68	52.5%
2012/1	8,127,470	0.9896	0	8,042,944	2,675	15,932,406	41,162	3,007	64.987	195.40	50.5%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending March 31, 2012
With 5 Quarters of Development as of June 30, 2012**

**Loss of Use
Paid Losses**

Paid Cost and DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2002/1	295,029	291,981	291,856	291,495	291,595	291,595	291,604	291,604	291,604	291,604	291,604
2003/1	396,499	393,748	393,997	393,674	393,624	393,724	393,724	393,724	393,724	393,724	
2004/1	345,902	340,792	340,395	340,395	340,395	340,395	340,495	340,495	340,495		
2005/1	316,127	314,720	313,770	313,563	313,530	313,530	313,530	313,530			
2006/1	298,856	301,343	301,568	300,852	300,852	300,852	300,852				
2007/1	312,387	311,640	311,273	311,273	311,273	311,273					
2008/1	375,248	374,757	374,627	374,489	374,589						
2009/1	411,253	412,176	412,176	412,109							
2010/1	466,435	465,442	465,359								
2011/1	375,371	379,428									
2012/1	398,350										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2002/1	0.9897	0.9996	0.9988	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2003/1	0.9931	1.0006	0.9992	0.9999	1.0003	1.0000	1.0000	1.0000		
2004/1	0.9852	0.9988	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000		
2005/1	0.9955	0.9970	0.9993	0.9999	1.0000	1.0000	1.0000			
2006/1	1.0083	1.0007	0.9976	1.0000	1.0000	1.0000				
2007/1	0.9976	0.9988	1.0000	1.0000	1.0000					
2008/1	0.9987	0.9997	0.9996	1.0003						
2009/1	1.0022	1.0000	0.9998							
2010/1	0.9979	0.9998								
2011/1	1.0108									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0108	0.9998	0.9998	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0107	0.9999	1.0001	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0044	0.9999	0.9997	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0042	0.9998	0.9999	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0036	0.9998	0.9998	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0034	0.9998	1.0000	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0024	0.9996	0.9993	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0015	0.9991	0.9995	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9979	0.9994	0.9993	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9969	0.9990	0.9996	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9996	0.9998	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9990	0.9994	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0036	0.9999	0.9997	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0033	0.9997	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0032	0.9998	0.9998	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0030	0.9998	1.0000	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0021	0.9996	0.9993	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0012	0.9991	0.9995	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9980	0.9995	0.9993	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9971	0.9991	0.9996	1.0003	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
Selected	1.0036	0.9998	0.9998	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0034	0.9998	1.0000	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year	Losses as of	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2002/1	291,604	291,604	291,604	291,604	291,604	291,604	291,604	291,604	291,604	291,604	291,604
2003/1	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724
2004/1	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495
2005/1	313,530	313,530	313,530	313,530	313,530	313,530	313,530	313,530	313,530	313,530	313,530
2006/1	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852
2007/1	311,273	311,273	311,273	311,304	311,304	311,304	311,273	311,273	311,304	311,304	311,304
2008/1	374,589	374,589	374,589	374,626	374,626	374,664	374,589	374,589	374,626	374,626	374,664
2009/1	412,109	412,233	412,191	412,191	412,191	412,233	412,109	412,150	412,191	412,191	412,233
2010/1	465,359	465,406	465,312	465,359	465,126	465,173	465,173	465,266	465,359	465,126	465,173
2011/1	379,428	379,390	379,352	379,352	379,087	379,049	379,200	379,314	379,352	379,087	379,087
2012/1	398,350	402,612	400,023	399,704	398,948	397,115	397,952	399,665	399,545	398,828	397,195

Summary Results Based on Selected Development Factors

Accident Year	Losses as of	Age-to-Ult Factor	Losses Not	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate	Ultimate Loss	Ultimate Loss
2002/1	291,604	1.0000	0	291,604	1,128	320,091	18,539	259	60.845	15.73	91.1%
2003/1	393,724	1.0000	0	393,724	1,486	420,078	22,366	265	66.440	17.60	93.7%
2004/1	340,495	1.0000	0	340,495	1,366	521,090	22,523	249	60.649	15.12	65.3%
2005/1	313,530	1.0000	0	313,530	1,259	572,762	21,462	249	58.662	14.61	54.7%
2006/1	300,852	1.0000	0	300,852	1,204	537,977	20,771	250	57.965	14.48	55.9%
2007/1	311,273	1.0001	0	311,304	1,154	554,241	20,800	270	55.481	14.97	56.2%
2008/1	374,589	1.0001	0	374,626	1,312	604,005	21,932	286	59.821	17.08	62.0%
2009/1	412,109	1.0002	0	412,191	1,377	656,362	22,775	299	60.461	18.10	62.8%
2010/1	465,359	1.0000	0	465,359	1,448	714,976	22,010	321	65.788	21.14	65.1%
2011/1	379,428	0.9998	0	379,352	1,192	727,273	20,233	318	58.914	18.75	52.2%
2012/1	398,350	1.0034	0	399,704	1,302	698,007	18,870	307	68.998	21.18	57.3%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Catastrophe Load
Comprehensive**

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
2003/2	150,108	3,564,241	1.000	0.042	0.042	0.000	0	0.000
2004/2	801,968	4,616,879	1.000	0.174	0.174	0.000	0	0.000
2005/2	60,922	3,329,972	1.000	0.018	0.018	0.000	0	0.000
2006/2	1,277,997	3,076,851	1.000	0.415	0.415	0.000	0	0.000
2007/2	26,952	2,643,648	1.000	0.010	0.010	0.000	0	0.000
2008/2	3,140,387	3,418,605	1.000	0.919	0.500	0.419	0	0.000
2009/2	591,635	3,248,807	1.000	0.182	0.182	0.000	0	0.000
2010/2	123,096	4,559,319	1.000	0.027	0.027	0.000	0	0.000
2011/2	3,274,353	3,315,701	1.000	0.988	0.500	0.488	0	0.000
2012/2	13,532	2,787,790	1.000	0.005	0.005	0.000	0	0.000
Average					0.187		Total	0.000

Selected Catastrophe Load = 1.000 + 0.187 + 0.000 = 1.187

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Bodily Injury**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2006/3	9,296	10.417	11,085	8.897
2006/4	9,089	10.301	11,067	8.997
2007/1	9,033	10.555	11,171	8.956
2007/2	9,097	10.911	11,192	8.881
2007/3	8,828	10.620	11,408	8.799
2007/4	8,988	10.373	11,892	8.593
2008/1	9,790	9.918	12,075	8.478
2008/2	9,811	9.690	12,335	8.441
2008/3	10,591	9.638	12,776	8.314
2008/4	11,427	9.464	13,051	8.290
2009/1	11,742	9.156	13,225	8.159
2009/2	12,046	9.139	13,510	8.278
2009/3	12,152	9.489	13,709	8.476
2009/4	11,794	9.799	13,628	8.469
2010/1	11,291	9.875	13,754	8.572
2010/2	11,814	10.070	13,668	8.578
2010/3	11,146	10.271	13,495	8.612
2010/4	11,457	10.357	13,832	8.668
2011/1	11,114	10.583	13,758	8.680
2011/2	10,759	10.151	14,052	8.637
2011/3	11,164	10.108	14,348	8.608
2011/4	11,266	9.940	14,376	8.695
2012/1	11,928	10.192	14,693	8.852
2012/2	11,849	10.446	14,869	8.903

* Large losses capped at \$100,000, State data removed from Companywide

** North Carolina, Ohio, Connecticut, Iowa, Indiana, South Dakota, Missouri, New Hampshire, Alabama, West Virginia, Vermont, Colorado, Arizona, Rhode Island, Maine, Wyoming, Wisconsin, Illinois, California, Tennessee, Montana, Idaho, Nebraska, Nevada, Virginia, South Carolina, Oklahoma, Mississippi, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Property Damage**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	2,651	37.725	2,468	34.472
2006/4	2,721	37.232	2,478	34.933
2007/1	2,712	37.648	2,506	34.947
2007/2	2,738	37.939	2,522	35.449
2007/3	2,708	37.904	2,530	35.790
2007/4	2,728	38.517	2,556	35.754
2008/1	2,772	37.833	2,570	35.676
2008/2	2,807	37.607	2,599	35.409
2008/3	2,799	36.994	2,647	35.064
2008/4	2,827	35.387	2,688	34.627
2009/1	2,821	34.933	2,707	34.709
2009/2	2,829	34.899	2,710	34.899
2009/3	2,806	35.679	2,715	35.328
2009/4	2,792	36.711	2,710	35.679
2010/1	2,807	37.388	2,717	35.704
2010/2	2,835	37.248	2,702	35.857
2010/3	2,886	36.972	2,701	36.223
2010/4	2,919	37.307	2,712	36.612
2011/1	2,901	36.739	2,721	36.769
2011/2	2,869	36.054	2,761	36.631
2011/3	2,953	36.439	2,777	36.425
2011/4	2,939	35.560	2,803	36.410
2012/1	2,976	36.163	2,852	36.458
2012/2	3,080	36.779	2,868	36.655

* State data removed from Companywide

** North Carolina, Ohio, Alaska, Connecticut, Minnesota, Iowa, Indiana, South Dakota, Pennsylvania, Oregon, Texas, Missouri, New Hampshire, Alabama, West Virginia, Kentucky, Vermont, Colorado, Arizona, Michigan, Rhode Island, New York, Kansas, Maine, Delaware, Wyoming, Washington, Wisconsin, Illinois, California, Tennessee, Idaho, Montana, Nevada, Virginia, Florida, Nebraska, South Carolina, Oklahoma, Maryland, Mississippi, District Of Columbia, Utah, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Medical Benefits, Excess Medical Benefits**

Four Quarters Ending	Arkansas		Countrywide*	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2006/3	2,760	9.867		
2006/4	2,751	10.442		
2007/1	2,802	9.733		
2007/2	2,636	9.032		
2007/3	2,757	9.316		
2007/4	2,658	9.025		
2008/1	2,857	9.442		
2008/2	3,081	10.167		
2008/3	2,960	9.508		
2008/4	3,025	9.198		
2009/1	2,997	9.602		
2009/2	3,207	10.464		
2009/3	3,328	10.668		
2009/4	3,359	11.074		
2010/1	3,539	11.488		
2010/2	3,213	11.021		
2010/3	3,361	10.984		
2010/4	3,377	10.919		
2011/1	3,411	11.153		
2011/2	3,673	11.656		
2011/3	3,628	11.738		
2011/4	3,838	11.351		
2012/1	3,764	10.671		
2012/2	4,023	9.865		

*

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Uninsured Motorists - Property Damage**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	851	9.163	1,104	5.558
2006/4	817	9.320	1,092	5.622
2007/1	709	9.172	1,092	5.626
2007/2	628	9.546	1,115	5.727
2007/3	589	9.411	1,100	5.867
2007/4	561	9.614	1,134	5.948
2008/1	560	10.144	1,133	5.974
2008/2	616	9.470	1,100	5.990
2008/3	630	9.643	1,127	5.954
2008/4	743	9.298	1,120	5.830
2009/1	728	8.833	1,123	5.858
2009/2	705	9.334	1,120	5.864
2009/3	684	9.580	1,098	5.883
2009/4	585	9.798	1,098	5.920
2010/1	666	9.621	1,070	5.910
2010/2	643	9.513	1,071	5.959
2010/3	746	9.895	1,073	5.974
2010/4	809	10.090	1,095	5.956
2011/1	841	10.181	1,117	5.914
2011/2	945	10.052	1,106	5.812
2011/3	1,050	9.494	1,093	5.779
2011/4	1,159	9.218	1,061	5.776
2012/1	1,113	9.381	1,050	5.712
2012/2	1,161	9.371	1,050	5.745

* State data removed from Companywide

** North Carolina, Ohio, Alaska, Indiana, Oregon, Texas, West Virginia, Vermont, Colorado, Rhode Island, Delaware, Washington, Wisconsin, Illinois, California, Tennessee, Virginia, South Carolina, Maryland, Mississippi, District Of Columbia, Utah, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2006/3	11,362	1.130	17,359	1.088
2006/4	12,336	1.099	17,187	1.111
2007/1	11,892	0.984	17,571	1.095
2007/2	12,516	1.033	18,279	1.082
2007/3	12,278	1.189	18,670	1.053
2007/4	10,243	1.231	19,746	1.045
2008/1	10,425	1.371	20,067	1.029
2008/2	12,018	1.292	20,475	1.014
2008/3	10,663	1.203	20,713	1.008
2008/4	11,996	1.205	21,665	1.000
2009/1	12,054	0.980	21,850	1.001
2009/2	10,605	0.975	21,510	1.015
2009/3	12,143	0.920	21,727	1.011
2009/4	13,169	0.831	21,021	1.017
2010/1	13,203	1.017	21,157	0.994
2010/2	13,930	1.007	21,498	0.988
2010/3	12,932	1.148	21,377	0.986
2010/4	11,874	1.240	22,194	0.970
2011/1	12,836	1.166	22,601	0.977
2011/2	12,173	1.281	22,751	0.954
2011/3	14,164	1.182	23,082	0.971
2011/4	14,528	1.157	22,960	0.977
2012/1	14,029	1.115	22,758	0.984
2012/2	15,158	1.073	22,387	1.016

* Large losses capped at \$100,000, State data removed from Companywide

** North Carolina, Ohio, Iowa, Connecticut, Indiana, Missouri, New Hampshire, Alabama, West Virginia, Vermont, Colorado, Arizona, Rhode Island, Maine, Wyoming, Wisconsin, Illinois, California, Tennessee, Montana, Idaho, Nevada, Virginia, Nebraska, South Carolina, Oklahoma, Mississippi, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Comprehensive**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	846	67.801	900	57.775
2006/4	821	67.042	915	57.769
2007/1	809	65.169	929	57.035
2007/2	814	62.045	931	57.240
2007/3	834	61.206	962	57.677
2007/4	882	62.895	974	57.622
2008/1	915	63.210	986	58.083
2008/2	1,012	64.039	1,011	57.851
2008/3	995	63.200	1,024	57.619
2008/4	997	59.938	1,051	57.384
2009/1	1,072	60.842	1,063	57.591
2009/2	1,039	60.618	1,059	57.913
2009/3	1,292	69.753	1,043	58.494
2009/4	1,281	74.658	1,013	60.517
2010/1	1,244	75.701	981	62.549
2010/2	1,198	80.266	940	65.983
2010/3	959	74.020	914	68.539
2010/4	935	74.081	914	68.960
2011/1	901	72.364	917	68.670
2011/2	951	78.877	958	68.889
2011/3	968	81.035	976	69.845
2011/4	988	80.056	993	70.584
2012/1	983	81.316	1,014	70.183
2012/2	966	71.127	1,022	66.893

* Catastrophes removed, State data removed from Companywide

** North Carolina, Ohio, Minnesota, Connecticut, Alaska, Iowa, Indiana, South Dakota, Pennsylvania, Oregon, Texas, Missouri, New Hampshire, Alabama, West Virginia, Kentucky, Vermont, Colorado, Arizona, Rhode Island, Michigan, New York, Kansas, Maine, Delaware, Wyoming, Wisconsin, Washington, Illinois, California, Tennessee, Montana, Idaho, Florida, Virginia, Nebraska, Nevada, South Carolina, Oklahoma, Mississippi, District Of Columbia, North Dakota, Utah, Maryland, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Collision**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	3,056	58.923	2,688	56.039
2006/4	3,055	58.959	2,680	56.412
2007/1	3,073	60.437	2,689	57.146
2007/2	3,064	60.625	2,696	58.414
2007/3	3,077	62.320	2,681	59.242
2007/4	3,155	62.684	2,691	59.902
2008/1	3,293	62.003	2,707	60.235
2008/2	3,290	62.460	2,710	60.092
2008/3	3,316	62.817	2,743	59.867
2008/4	3,205	62.490	2,778	59.712
2009/1	3,124	62.629	2,792	59.950
2009/2	3,098	64.133	2,783	60.173
2009/3	3,086	63.509	2,765	60.854
2009/4	3,059	66.124	2,737	61.066
2010/1	2,954	68.152	2,695	61.759
2010/2	2,961	68.968	2,676	62.419
2010/3	2,927	70.719	2,669	63.186
2010/4	2,976	69.640	2,661	64.179
2011/1	3,008	69.402	2,679	64.364
2011/2	2,982	67.826	2,694	64.126
2011/3	2,992	67.581	2,726	64.355
2011/4	2,985	68.475	2,759	64.519
2012/1	2,925	66.372	2,766	63.380
2012/2	3,004	65.540	2,804	63.723

* State data removed from Companywide

** North Carolina, Ohio, Connecticut, Iowa, Alaska, Minnesota, Indiana, South Dakota, Missouri, Pennsylvania, Oregon, Texas, New Hampshire, Alabama, West Virginia, Kentucky, Vermont, Colorado, Arizona, Michigan, Rhode Island, Kansas, New York, Maine, Delaware, Wyoming, Washington, Wisconsin, Illinois, California, Tennessee, Montana, Idaho, Nebraska, Florida, Nevada, Virginia, South Carolina, Oklahoma, Maryland, Mississippi, North Dakota, District Of Columbia, Utah, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Loss of Use**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2006/3	259	55.844	264	56.793
2006/4	264	53.611	265	56.334
2007/1	271	53.942	269	57.101
2007/2	278	55.661	270	60.030
2007/3	272	56.792	272	61.472
2007/4	278	58.911	272	62.658
2008/1	282	59.001	274	62.082
2008/2	291	61.665	278	62.131
2008/3	299	63.049	282	62.695
2008/4	298	61.685	286	62.745
2009/1	297	62.440	291	63.981
2009/2	293	60.171	293	62.863
2009/3	291	62.194	296	62.749
2009/4	302	65.538	302	64.100
2010/1	314	65.289	306	64.522
2010/2	322	65.134	309	65.480
2010/3	322	61.603	311	66.195
2010/4	322	59.516	313	66.751
2011/1	319	59.603	311	66.469
2011/2	317	62.563	313	65.891
2011/3	321	68.382	317	68.046
2011/4	317	68.663	319	68.044
2012/1	309	68.998	320	69.682
2012/2	319	65.208	322	70.404

* State data removed from Companywide

** North Carolina, Ohio, Connecticut, Alaska, Minnesota, Indiana, Pennsylvania, Oregon, Texas, Missouri, New Hampshire, Alabama, West Virginia, Kentucky, Vermont, Arizona, Michigan, Colorado, Rhode Island, New York, Kansas, Maine, Delaware, Washington, Illinois, California, Tennessee, Idaho, Montana, Florida, Virginia, Nevada, South Carolina, Oklahoma, Maryland, Mississippi, District Of Columbia, Utah, Georgia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Bodily Injury**

Fixed Expenses

1. General and Other Acquisition Expenses	17.6%
2. Adjusting and Other LAE	10.6%
3. Total = (1) + (2)	28.2%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Property Damage**

Fixed Expenses

1. General and Other Acquisition Expenses	17.6%
2. Adjusting and Other LAE	10.6%
3. Total = (1) + (2)	28.2%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Medical Benefits, Excess Medical Benefits**

Fixed Expenses

1. General and Other Acquisition Expenses	17.6%
2. Adjusting and Other LAE	10.6%
3. Total = (1) + (2)	28.2%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Uninsured Motorists - Property Damage**

Fixed Expenses

1. General and Other Acquisition Expenses	17.6%
2. Adjusting and Other LAE	10.6%
3. Total = (1) + (2)	28.2%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions**

Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fixed Expenses

1. General and Other Acquisition Expenses	17.6%
2. Adjusting and Other LAE	10.6%
3. Total = (1) + (2)	28.2%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Comprehensive**

Fixed Expenses

1. General and Other Acquisition Expenses	17.7%
2. Adjusting and Other LAE	7.8%
3. Total = (1) + (2)	25.5%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Collision**

Fixed Expenses

1. General and Other Acquisition Expenses	17.7%
2. Adjusting and Other LAE	7.8%
3. Total = (1) + (2)	25.5%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Provisions
Loss of Use**

Fixed Expenses

1. General and Other Acquisition Expenses	17.7%
2. Adjusting and Other LAE	7.8%
3. Total = (1) + (2)	25.5%
4. Trend	3.3%

Variable Expenses

5. Combined Ratio Target	95.0%
6. Commissions	13.4%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.60%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	15.1%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	79.9%

Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = \$100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.96 to 1.00	1.69 to 1.00
Reserve to Premium Ratio:	1.30 to 1.00	0.31 to 1.00
Investment Yield:	4.7 %	4.4 %
Portion of Assets Available for Investments:	100.0 %	100.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of \$11.29 for liability coverages and an underwriting profit of \$15.42 for physical damage coverages in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is \$0.00.

Thus, an underwriting profit provision of 11.29 percent (\$11.29/\$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 15.42 percent (\$15.42/\$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	11.29 %	15.42%
Selected Underwriting Profit Provision	5.0 %	5.0 %
Rate of Return – Selected Underwriting Profit Provision	9.1 %	6.8 %

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	(4.91)	0.00	0.00	(4.91)	0.00	0.00	0.00
0	8.19	0.00	1.65	9.84	9.84	0.00	9.84
3	12.10	0.62	(2.33)	10.39	20.23	0.00	20.23
6	14.79	0.56	(0.42)	14.93	35.16	0.00	35.16
9	7.57	1.01	(2.36)	6.22	41.38	0.00	41.38
12	3.83	0.85	(2.13)	2.55	43.93	0.00	43.93
15	(7.38)	0.63	(0.11)	(6.86)	37.08	0.00	37.08
18	(3.94)	0.50	(0.10)	(3.54)	33.54	0.00	33.54
21	(2.75)	0.41	(0.09)	(2.42)	31.12	0.66	30.46
24	(2.39)	0.35	(0.08)	(2.11)	28.35	2.38	25.96
27	(2.07)	0.30	(0.06)	(1.82)	24.14	2.05	22.09
30	(1.78)	0.26	(0.05)	(1.57)	20.52	1.80	18.72
33	(1.41)	0.22	(0.05)	(1.24)	17.47	1.44	16.04
36	(1.42)	0.19	(0.04)	(1.27)	14.77	1.40	13.37
39	(0.59)	0.16	(0.05)	(0.49)	12.89	0.73	12.16
42	(1.06)	0.14	(0.03)	(0.94)	11.21	1.02	10.19
45	(0.70)	0.12	(0.03)	(0.61)	9.58	0.71	8.87
48	(0.40)	0.10	(0.03)	(0.33)	8.54	0.44	8.10
51	(0.40)	0.09	(0.03)	(0.34)	7.77	0.42	7.34
54	(0.36)	0.09	(0.02)	(0.29)	7.05	0.40	6.65
57	(0.36)	0.08	(0.02)	(0.30)	6.35	0.36	6.00
60	(0.26)	0.07	(0.02)	(0.21)	5.79	0.28	5.51
72	(1.13)	0.26	(0.07)	(0.93)	4.57	1.14	3.43
84	(0.34)	0.16	(0.05)	(0.23)	3.20	0.41	2.79
96	(0.33)	0.13	(0.04)	(0.24)	2.56	0.37	2.19
108	(0.33)	0.10	(0.03)	(0.25)	1.93	0.35	1.59
120	(0.13)	0.08	(0.02)	(0.07)	1.51	0.16	1.35
132	(0.13)	0.06	(0.02)	(0.08)	1.27	0.15	1.11
144	(0.13)	0.05	(0.01)	(0.09)	1.02	0.14	0.88
156	(0.25)	0.04	(0.01)	(0.22)	0.66	0.23	0.43
168	0.00	0.02	(0.01)	0.01	0.45	0.01	0.43
180	0.00	0.02	(0.01)	0.02	0.45	0.01	0.44
192	0.00	0.02	(0.01)	0.01	0.45	0.01	0.44
204	(0.11)	0.02	(0.01)	(0.10)	0.34	0.11	0.23
216	(0.04)	0.01	(0.00)	(0.03)	0.20	0.04	0.17
228	(0.11)	0.01	(0.00)	(0.11)	0.06	0.06	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
276	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
288	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
300	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
312	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
360	(0.01)	0.00	0.00	(0.01)	(0.01)	0.00	(0.01)
Total	11.29	7.75	(6.66)	12.37			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Assets Required to Support Insurance Operations

Required Assets				Available Assets from Operations			Assets Prior to Infusion
Unearned Premium <u>Reserve</u>	Loss & LAE <u>Reserve</u>	Required Underlying <u>Surplus</u>	<u>Total</u>	Premium <u>Receivable</u>	Salvage & Subrogation <u>Receivable</u>	Required Cash <u>Balance</u>	
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50.00	0.00	40.00	90.00	36.45	0.00	9.84	46.30
25.00	11.69	29.35	66.04	17.03	1.15	20.23	38.41
50.00	19.74	55.79	125.53	36.57	1.86	35.16	73.59
25.00	26.25	41.00	92.26	17.08	2.37	41.38	60.83
0.00	31.42	25.14	56.56	0.12	2.77	43.93	46.82
0.00	25.18	20.15	45.33	0.05	2.27	37.08	39.40
0.00	20.88	16.70	37.58	0.05	1.91	33.54	35.50
0.00	17.86	14.29	32.15	0.05	1.64	30.46	32.15
0.00	15.23	12.18	27.41	0.05	1.40	25.96	27.41
0.00	12.97	10.38	23.35	0.05	1.21	22.09	23.35
0.00	10.98	8.78	19.76	0.05	0.99	18.72	19.76
0.00	9.40	7.52	16.91	0.05	0.82	16.04	16.91
0.00	7.83	6.27	14.10	0.05	0.68	13.37	14.10
0.00	7.06	5.65	12.71	0.05	0.50	12.16	12.71
0.00	5.92	4.74	10.66	0.05	0.42	10.19	10.66
0.00	5.15	4.12	9.27	0.05	0.35	8.87	9.27
0.00	4.69	3.75	8.45	0.05	0.29	8.10	8.45
0.00	4.24	3.39	7.63	0.05	0.24	7.34	7.63
0.00	3.82	3.06	6.88	0.05	0.18	6.65	6.88
0.00	3.45	2.76	6.21	0.05	0.16	6.00	6.21
0.00	3.16	2.53	5.70	0.05	0.14	5.51	5.70
0.00	1.98	1.58	3.56	0.05	0.08	3.43	3.56
0.00	1.61	1.29	2.90	0.05	0.05	2.79	2.90
0.00	1.26	1.01	2.27	0.05	0.04	2.19	2.27
0.00	0.92	0.74	1.66	0.05	0.03	1.59	1.66
0.00	0.79	0.63	1.42	0.05	0.02	1.35	1.42
0.00	0.66	0.52	1.18	0.05	0.02	1.11	1.18
0.00	0.52	0.42	0.94	0.05	0.01	0.88	0.94
0.00	0.27	0.22	0.49	0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49	0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49	0.05	0.01	0.44	0.49
0.00	0.27	0.22	0.49	0.05	0.00	0.44	0.49
0.00	0.16	0.13	0.29	0.05	0.00	0.23	0.29
0.00	0.12	0.10	0.22	0.05	0.00	0.17	0.22
0.00	0.01	0.04	0.05	0.05	0.00	0.00	0.05
0.00	0.01	0.04	0.05	0.05	0.00	0.00	0.05
0.00	0.01	0.04	0.05	0.05	0.00	0.00	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.00	0.05	0.05	0.05	0.00	(0.01)	0.05

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(4.91)	(4.91)	1.0117	(4.97)
90.00	46.30	43.70	(43.70)	0.00	(43.70)	1.0000	(43.70)
66.04	38.41	27.63	16.07	0.00	16.07	0.9657	15.52
125.53	73.59	51.94	(24.31)	0.00	(24.31)	0.9325	(22.67)
92.26	60.83	31.43	20.51	0.00	20.51	0.9005	18.47
56.56	46.82	9.73	21.70	0.00	21.70	0.8696	18.87
45.33	39.40	5.93	3.81	0.00	3.81	0.8397	3.20
37.58	35.50	2.08	3.85	0.00	3.85	0.8109	3.12
32.15	32.15	0.00	2.08	0.66	2.74	0.7830	2.15
27.41	27.41	0.00	0.00	2.38	2.38	0.7561	1.80
23.35	23.35	0.00	0.00	2.05	2.05	0.7302	1.50
19.76	19.76	0.00	0.00	1.80	1.80	0.7051	1.27
16.91	16.91	0.00	0.00	1.44	1.44	0.6809	0.98
14.10	14.10	0.00	0.00	1.40	1.40	0.6575	0.92
12.71	12.71	0.00	0.00	0.73	0.73	0.6349	0.46
10.66	10.66	0.00	0.00	1.02	1.02	0.6131	0.63
9.27	9.27	0.00	0.00	0.71	0.71	0.5921	0.42
8.45	8.45	0.00	0.00	0.44	0.44	0.5718	0.25
7.63	7.63	0.00	0.00	0.42	0.42	0.5521	0.23
6.88	6.88	0.00	0.00	0.40	0.40	0.5332	0.21
6.21	6.21	0.00	0.00	0.36	0.36	0.5149	0.18
5.70	5.70	0.00	0.00	0.28	0.28	0.4972	0.14
3.56	3.56	0.00	0.00	1.14	1.14	0.4323	0.49
2.90	2.90	0.00	0.00	0.41	0.41	0.3759	0.15
2.27	2.27	0.00	0.00	0.37	0.37	0.3269	0.12
1.66	1.66	0.00	0.00	0.35	0.35	0.2843	0.10
1.42	1.42	0.00	0.00	0.16	0.16	0.2472	0.04
1.18	1.18	0.00	0.00	0.15	0.15	0.2149	0.03
0.94	0.94	0.00	0.00	0.14	0.14	0.1869	0.03
0.49	0.49	0.00	0.00	0.23	0.23	0.1625	0.04
0.49	0.49	0.00	0.00	0.01	0.01	0.1413	0.00
0.49	0.49	0.00	0.00	0.01	0.01	0.1229	0.00
0.49	0.49	0.00	0.00	0.01	0.01	0.1069	0.00
0.29	0.29	0.00	0.00	0.11	0.11	0.0929	0.01
0.22	0.22	0.00	0.00	0.04	0.04	0.0808	0.00
0.05	0.05	0.00	0.00	0.06	0.06	0.0703	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0611	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0531	0.00
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0462	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0402	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0349	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0304	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0264	(0.00)
0.05	0.05	0.00	0.00	0.00	0.00	0.0230	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0200	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0174	0.00
0.05	0.05	0.00	0.00	(0.01)	(0.01)	0.0151	(0.00)
			0.00	12.37	12.37		0.00

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	(4.94)	0.00	0.00	(4.94)	0.00	0.00	0.00
0	8.17	0.00	1.68	9.85	9.85	0.00	9.85
3	7.37	1.19	(2.74)	5.83	15.68	0.00	15.68
6	9.13	0.78	(0.72)	9.20	24.88	0.00	24.88
9	2.69	1.39	(2.75)	1.34	26.21	0.00	26.21
12	(1.24)	0.82	(2.39)	(2.82)	23.40	8.64	14.75
15	(5.49)	0.16	(0.01)	(5.34)	9.41	7.50	1.92
18	(0.11)	0.02	(0.00)	(0.09)	1.83	0.78	1.05
21	(0.05)	0.01	(0.00)	(0.04)	1.01	0.32	0.68
24	(0.04)	0.01	(0.00)	(0.04)	0.65	0.18	0.46
27	(0.03)	0.01	(0.00)	(0.03)	0.44	0.09	0.34
30	(0.01)	0.00	(0.00)	(0.01)	0.33	0.07	0.26
33	(0.01)	0.00	(0.00)	(0.01)	0.25	0.05	0.20
36	(0.01)	0.00	(0.00)	(0.00)	0.19	0.04	0.16
39	(0.02)	0.00	(0.00)	(0.02)	0.14	0.06	0.08
42	(0.00)	0.00	(0.00)	(0.00)	0.08	0.02	0.05
45	(0.01)	0.00	(0.00)	(0.01)	0.05	0.02	0.03
48	(0.01)	0.00	(0.00)	(0.00)	0.02	0.02	0.00
51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
57	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
60	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
72	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
84	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
108	0.00	0.00	0.00	0.00	0.00	0.00	0.00
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	15.42	4.41	(6.94)	12.89			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Assets Required to Support Insurance Operations

[illegible]

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(4.94)	(4.94)	1.0117	(4.99)
146.15	46.30	99.85	(99.85)	0.00	(99.85)	1.0000	(99.85)
90.05	33.74	56.31	43.54	0.00	43.54	0.9657	42.05
165.98	62.82	103.16	(46.85)	0.00	(46.85)	0.9325	(43.68)
93.43	44.76	48.67	54.49	0.00	54.49	0.9005	49.07
16.32	16.32	0.00	48.67	8.64	57.31	0.8696	49.84
2.56	2.56	0.00	0.00	7.50	7.50	0.8397	6.30
1.41	1.41	0.00	0.00	0.78	0.78	0.8109	0.63
0.93	0.93	0.00	0.00	0.32	0.32	0.7830	0.25
0.67	0.67	0.00	0.00	0.18	0.18	0.7561	0.14
0.53	0.53	0.00	0.00	0.09	0.09	0.7302	0.07
0.43	0.43	0.00	0.00	0.07	0.07	0.7051	0.05
0.35	0.35	0.00	0.00	0.05	0.05	0.6809	0.04
0.30	0.30	0.00	0.00	0.04	0.04	0.6575	0.02
0.21	0.21	0.00	0.00	0.06	0.06	0.6349	0.04
0.17	0.17	0.00	0.00	0.02	0.02	0.6131	0.01
0.14	0.14	0.00	0.00	0.02	0.02	0.5921	0.01
0.11	0.11	0.00	0.00	0.02	0.02	0.5718	0.01
0.10	0.10	0.00	0.00	0.00	0.00	0.5521	0.00
0.10	0.10	0.00	0.00	(0.00)	(0.00)	0.5332	(0.00)
0.10	0.10	0.00	0.00	(0.00)	(0.00)	0.5149	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.4972	(0.00)
0.08	0.08	0.00	0.00	0.00	0.00	0.4323	0.00
0.08	0.08	0.00	0.00	0.00	0.00	0.3759	0.00
0.07	0.07	0.00	0.00	0.00	0.00	0.3269	0.00
0.07	0.07	0.00	0.00	0.00	0.00	0.2843	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.2472	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.2149	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1869	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1625	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1413	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1229	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1069	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.0929	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0808	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0703	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0611	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0531	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0462	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0402	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0349	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0304	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0264	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0230	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0200	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0174	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	12.89	12.89		(0.00)

**Arkansas Standard Auto
Nationwide Mutual Insurance Company
Territory Base Rates
Effective March 23, 2013**

Exhibit VIII
1 of 6

Bodily Injury				
Territory Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
07	113.80	1.6%	115.60	1.6%
24	178.10	1.6%	180.90	1.6%
25	119.80	1.6%	121.70	1.6%
28	164.00	1.6%	166.60	1.6%
34	178.50	1.6%	181.40	1.6%
35	177.20	1.6%	180.00	1.6%
36	198.20	1.6%	201.40	1.6%
40	155.60	1.6%	158.10	1.6%
46	148.80	1.6%	151.20	1.6%
47	149.80	1.6%	152.20	1.6%
48	148.80	1.6%	151.20	1.6%
49	120.70	1.6%	122.60	1.6%
50	133.10	1.6%	135.20	1.6%
51	127.60	1.6%	129.60	1.6%
52	150.90	1.6%	153.30	1.6%
53	156.40	1.6%	158.90	1.6%
54	205.50	1.6%	208.80	1.6%
55	189.30	1.6%	192.30	1.6%
56	180.50	1.6%	183.40	1.6%
57	247.80	1.6%	251.80	1.6%
58	139.10	1.6%	141.30	1.6%
60	154.70	1.6%	157.20	1.6%
61	96.40	1.6%	97.90	1.6%
62	127.40	1.6%	129.40	1.6%
63	146.30	1.6%	148.60	1.6%
64	134.30	1.6%	136.40	1.6%
65	165.70	1.6%	168.40	1.6%
66	127.10	1.6%	129.10	1.6%
67	156.10	1.6%	158.60	1.6%
68	186.00	1.6%	189.00	1.6%
999	149.60	1.6%	152.00	1.6%
Total		1.6%		1.6%

**Arkansas Standard Auto
Nationwide Mutual Insurance Company
Territory Base Rates
Effective March 23, 2013**

Exhibit VIII
2 of 6

Property Damage				
Territory Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
07	107.00	2.1%	109.20	2.1%
24	107.90	2.1%	110.20	2.1%
25	99.20	2.1%	101.30	2.1%
28	130.80	2.1%	133.50	2.1%
34	131.50	2.1%	134.30	2.1%
35	142.80	2.1%	145.80	2.1%
36	129.90	2.1%	132.60	2.1%
40	127.60	2.1%	130.30	2.1%
46	135.60	2.1%	138.40	2.1%
47	132.80	2.1%	135.60	2.1%
48	124.90	2.1%	127.50	2.1%
49	133.80	2.1%	136.60	2.1%
50	129.60	2.1%	132.30	2.1%
51	112.20	2.1%	114.60	2.1%
52	109.40	2.1%	111.70	2.1%
53	114.10	2.1%	116.50	2.1%
54	167.50	2.1%	171.00	2.1%
55	161.70	2.1%	165.10	2.1%
56	149.10	2.1%	152.20	2.1%
57	149.10	2.1%	152.20	2.1%
58	124.10	2.1%	126.70	2.1%
60	145.90	2.1%	149.00	2.1%
61	76.50	2.1%	78.10	2.1%
62	111.40	2.1%	113.70	2.1%
63	112.30	2.1%	114.70	2.1%
64	108.60	2.1%	110.90	2.1%
65	132.50	2.1%	135.30	2.1%
66	106.10	2.1%	108.30	2.1%
67	121.30	2.1%	123.80	2.1%
68	140.80	2.1%	143.80	2.1%
999	129.90	2.1%	132.60	2.1%
Total		2.1%		2.1%

**Arkansas Standard Auto
Nationwide Mutual Insurance Company
Territory Base Rates
Effective March 23, 2013**

Exhibit VIII
3 of 6

Medical Benefits				
Territory Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
07	95.50	7.8%	102.90	7.7%
24	122.10	7.8%	131.60	7.8%
25	71.40	7.8%	77.00	7.8%
28	106.50	7.8%	114.80	7.8%
34	99.20	7.8%	106.90	7.8%
35	99.00	7.8%	106.70	7.8%
36	120.80	7.8%	130.20	7.8%
40	100.30	7.8%	108.10	7.8%
46	94.50	7.8%	101.90	7.8%
47	94.90	7.8%	102.30	7.8%
48	96.30	7.8%	103.80	7.8%
49	99.30	7.8%	107.00	7.8%
50	92.50	7.8%	99.70	7.8%
51	95.00	7.8%	102.40	7.8%
52	93.50	7.8%	100.80	7.8%
53	104.00	7.8%	112.10	7.8%
54	112.80	7.8%	121.60	7.8%
55	104.10	7.8%	112.20	7.8%
56	94.50	7.8%	101.90	7.8%
57	141.10	7.8%	152.10	7.8%
58	92.00	7.8%	99.20	7.8%
60	94.70	7.8%	102.10	7.8%
61	80.00	7.8%	86.20	7.8%
62	98.20	7.8%	105.90	7.8%
63	100.30	7.8%	108.10	7.8%
64	87.90	7.8%	94.80	7.8%
65	113.90	7.8%	122.80	7.8%
66	89.10	7.8%	96.00	7.7%
67	99.10	7.8%	106.80	7.8%
68	104.60	7.8%	112.80	7.8%
999	99.10	7.8%	106.80	7.8%
Total		7.8%		7.8%

**Arkansas Standard Auto
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Excess Medical Benefits				
Territory Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
07	139.50	8.0%	150.70	8.0%
24	179.20	8.0%	193.50	8.0%
25	111.20	8.0%	120.10	8.0%
28	156.20	8.0%	168.70	8.0%
34	144.50	8.0%	156.10	8.0%
35	144.50	8.0%	156.10	8.0%
36	177.20	8.0%	191.40	8.0%
40	146.50	8.0%	158.20	8.0%
46	137.90	8.0%	148.90	8.0%
47	138.60	8.0%	149.70	8.0%
48	140.40	8.0%	151.60	8.0%
49	145.00	8.0%	156.60	8.0%
50	135.10	8.0%	145.90	8.0%
51	138.60	8.0%	149.70	8.0%
52	136.70	8.0%	147.60	8.0%
53	152.10	8.0%	164.30	8.0%
54	165.40	8.0%	178.60	8.0%
55	152.10	8.0%	164.30	8.0%
56	137.90	8.0%	148.90	8.0%
57	207.90	8.0%	224.50	8.0%
58	134.40	8.0%	145.20	8.0%
60	138.30	8.0%	149.40	8.0%
61	117.20	8.0%	126.60	8.0%
62	143.90	8.0%	155.40	8.0%
63	146.70	8.0%	158.40	8.0%
64	127.90	8.0%	138.10	8.0%
65	166.70	8.0%	180.00	8.0%
66	129.60	8.0%	140.00	8.0%
67	145.00	8.0%	156.60	8.0%
68	152.80	8.0%	165.00	8.0%
999	145.10	8.0%	156.70	8.0%
Total		8.0%		8.0%

**Arkansas Standard Auto
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Exhibit VIII
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Collision				
Territory Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
07	297.20	-2.4%	290.10	-2.4%
24	237.00	-2.4%	231.30	-2.4%
25	259.30	-2.4%	253.10	-2.4%
28	265.10	-2.4%	258.70	-2.4%
34	301.90	-2.4%	294.70	-2.4%
35	273.90	-2.4%	267.30	-2.4%
36	297.30	-2.4%	290.20	-2.4%
40	302.00	-2.4%	294.80	-2.4%
46	257.80	-2.4%	251.60	-2.4%
47	280.50	-2.4%	273.80	-2.4%
48	273.30	-2.4%	266.70	-2.4%
49	275.00	-2.4%	268.40	-2.4%
50	277.90	-2.4%	271.20	-2.4%
51	271.10	-2.4%	264.60	-2.4%
52	267.30	-2.4%	260.90	-2.4%
53	264.40	-2.4%	258.10	-2.4%
54	347.30	-2.4%	339.00	-2.4%
55	309.30	-2.4%	301.90	-2.4%
56	261.30	-2.4%	255.00	-2.4%
57	288.10	-2.4%	281.20	-2.4%
58	277.40	-2.4%	270.70	-2.4%
60	270.80	-2.4%	264.30	-2.4%
61	186.00	-2.4%	181.50	-2.4%
62	261.90	-2.4%	255.60	-2.4%
63	254.70	-2.4%	248.60	-2.4%
64	258.20	-2.4%	252.00	-2.4%
65	268.50	-2.4%	262.10	-2.4%
66	263.10	-2.4%	256.80	-2.4%
67	256.60	-2.4%	250.40	-2.4%
68	331.60	-2.4%	323.60	-2.4%
999	259.90	-2.4%	253.70	-2.4%
Total		-2.4%		-2.4%

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Comprehensive				
Territory Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
07	182.00	2.6%	186.70	2.6%
24	92.80	2.6%	95.20	2.6%
25	107.90	2.6%	110.70	2.6%
28	115.90	2.6%	118.90	2.6%
34	105.40	2.6%	108.10	2.6%
35	105.00	2.6%	107.70	2.6%
36	173.50	2.6%	178.00	2.6%
40	116.90	2.6%	119.90	2.6%
46	79.40	2.6%	81.50	2.6%
47	84.30	2.6%	86.50	2.6%
48	85.90	2.6%	88.10	2.6%
49	100.50	2.6%	103.10	2.6%
50	82.30	2.6%	84.40	2.6%
51	103.20	2.6%	105.90	2.6%
52	125.00	2.6%	128.30	2.6%
53	124.80	2.6%	128.00	2.6%
54	82.90	2.6%	85.10	2.7%
55	89.50	2.6%	91.80	2.6%
56	84.30	2.6%	86.50	2.6%
57	114.50	2.6%	117.50	2.6%
58	98.10	2.6%	100.70	2.7%
60	100.40	2.6%	103.00	2.6%
61	113.60	2.6%	116.60	2.6%
62	179.40	2.6%	184.10	2.6%
63	115.00	2.6%	118.00	2.6%
64	105.90	2.6%	108.70	2.6%
65	118.90	2.6%	122.00	2.6%
66	112.80	2.6%	115.70	2.6%
67	95.20	2.6%	97.70	2.6%
68	102.40	2.6%	105.10	2.6%
999	101.70	2.6%	104.30	2.6%
Total		2.6%		2.6%

**Arkansas Standard Auto
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Miscellaneous Coverages Base Rates
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Uninsured Motorists - Bodily Injury (Multi First)					
Per Claimant Limit	Per Occurrence Limit	Base Rate	Base Rate Proposed Change	Proposed Rate	Overall % Change
25000	50000	36.50	4.0%	38.00	4.1%
25000	100000	42.40	4.0%	44.10	4.0%
30000	60000	42.40	4.0%	44.10	4.0%
40000	80000	42.40	4.0%	44.10	4.0%
50000	50000	42.40	4.0%	44.10	4.0%
50000	100000	42.40	4.0%	44.10	4.0%
50000	200000	48.30	4.0%	50.20	3.9%
100000	100000	48.30	4.0%	50.20	3.9%
100000	150000	48.30	4.0%	50.20	3.9%
100000	200000	48.30	4.0%	50.20	3.9%
100000	250000	50.10	4.0%	52.10	4.0%
100000	300000	50.10	4.0%	52.10	4.0%
100000	400000	54.80	4.0%	57.00	4.0%
100000	500000	54.80	4.0%	57.00	4.0%
150000	200000	53.70	4.0%	55.80	3.9%
150000	250000	53.70	4.0%	55.80	3.9%
150000	300000	53.70	4.0%	55.80	3.9%
150000	400000	54.80	4.0%	57.00	4.0%
150000	500000	54.80	4.0%	57.00	4.0%
200000	200000	53.70	4.0%	55.80	3.9%
200000	250000	53.70	4.0%	55.80	3.9%
200000	300000	53.70	4.0%	55.80	3.9%
200000	400000	54.80	4.0%	57.00	4.0%
200000	500000	54.80	4.0%	57.00	4.0%
200000	750000	58.70	4.0%	61.00	3.9%
250000	250000	53.70	4.0%	55.80	3.9%
250000	300000	53.70	4.0%	55.80	3.9%
250000	400000	54.80	4.0%	57.00	4.0%
250000	500000	54.80	4.0%	57.00	4.0%
250000	750000	58.70	4.0%	61.00	3.9%
250000	1000000	58.70	4.0%	61.00	3.9%
300000	300000	53.70	4.0%	55.80	3.9%
300000	400000	57.00	4.0%	59.30	4.0%
300000	500000	57.00	4.0%	59.30	4.0%
300000	750000	58.70	4.0%	61.00	3.9%
300000	1000000	58.70	4.0%	61.00	3.9%
400000	400000	57.00	4.0%	59.30	4.0%
400000	500000	57.00	4.0%	59.30	4.0%
400000	750000	58.70	4.0%	61.00	3.9%
400000	1000000	58.70	4.0%	61.00	3.9%
500000	500000	57.00	4.0%	59.30	4.0%
500000	750000	58.70	4.0%	61.00	3.9%
500000	1000000	58.70	4.0%	61.00	3.9%
1000000	1000000	60.60	4.0%	63.00	4.0%

**Arkansas Standard Auto
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Uninsured Motorists - Bodily Injury (Single First)					
Per Claimant Limit	Per Occurrence Limit	Base Rate	Base Rate Proposed Change	Proposed Rate	Overall % Change
25000	50000	19.10	4.0%	19.90	4.2%
25000	100000	22.30	4.0%	23.20	4.0%
30000	60000	22.30	4.0%	23.20	4.0%
40000	80000	22.30	4.0%	23.20	4.0%
50000	50000	22.30	4.0%	23.20	4.0%
50000	100000	22.30	4.0%	23.20	4.0%
50000	200000	25.50	4.0%	26.50	3.9%
100000	100000	25.50	4.0%	26.50	3.9%
100000	150000	25.50	4.0%	26.50	3.9%
100000	200000	25.50	4.0%	26.50	3.9%
100000	250000	26.30	4.0%	27.40	4.2%
100000	300000	26.30	4.0%	27.40	4.2%
100000	400000	28.60	4.0%	29.70	3.8%
100000	500000	28.60	4.0%	29.70	3.8%
150000	200000	28.20	4.0%	29.30	3.9%
150000	250000	28.20	4.0%	29.30	3.9%
150000	300000	28.20	4.0%	29.30	3.9%
150000	400000	28.60	4.0%	29.70	3.8%
150000	500000	28.60	4.0%	29.70	3.8%
200000	200000	28.20	4.0%	29.30	3.9%
200000	250000	28.20	4.0%	29.30	3.9%
200000	300000	28.20	4.0%	29.30	3.9%
200000	400000	28.60	4.0%	29.70	3.8%
200000	500000	28.60	4.0%	29.70	3.8%
200000	750000	30.90	4.0%	32.10	3.9%
250000	250000	28.20	4.0%	29.30	3.9%
250000	300000	28.20	4.0%	29.30	3.9%
250000	400000	28.60	4.0%	29.70	3.8%
250000	500000	28.60	4.0%	29.70	3.8%
250000	750000	30.90	4.0%	32.10	3.9%
250000	1000000	30.90	4.0%	32.10	3.9%
300000	300000	28.20	4.0%	29.30	3.9%
300000	400000	29.90	4.0%	31.10	4.0%
300000	500000	29.90	4.0%	31.10	4.0%
300000	750000	30.90	4.0%	32.10	3.9%
300000	1000000	30.90	4.0%	32.10	3.9%
400000	400000	29.90	4.0%	31.10	4.0%
400000	500000	29.90	4.0%	31.10	4.0%
400000	750000	30.90	4.0%	32.10	3.9%
400000	1000000	30.90	4.0%	32.10	3.9%
500000	500000	29.90	4.0%	31.10	4.0%
500000	750000	30.90	4.0%	32.10	3.9%
500000	1000000	30.90	4.0%	32.10	3.9%
1000000	1000000	32.00	4.0%	33.30	4.1%

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Underinsured Motorist - Bodily Injury (Multi First)					
Per Claimant Limit	Per Occurrence Limit	Base Rate	Base Rate Proposed Change	Proposed Rate	Overall % Change
25000	50000	28.30	4.0%	29.40	3.9%
25000	100000	46.50	4.0%	48.40	4.1%
30000	60000	46.50	4.0%	48.40	4.1%
40000	80000	46.50	4.0%	48.40	4.1%
50000	50000	46.50	4.0%	48.40	4.1%
50000	100000	46.50	4.0%	48.40	4.1%
50000	200000	69.10	4.0%	71.90	4.1%
100000	100000	69.10	4.0%	71.90	4.1%
100000	150000	69.10	4.0%	71.90	4.1%
100000	200000	69.10	4.0%	71.90	4.1%
100000	250000	78.50	4.0%	81.60	3.9%
100000	300000	78.50	4.0%	81.60	3.9%
100000	400000	103.90	4.0%	108.10	4.0%
100000	500000	103.90	4.0%	108.10	4.0%
150000	200000	97.80	4.0%	101.70	4.0%
150000	250000	97.80	4.0%	101.70	4.0%
150000	300000	97.80	4.0%	101.70	4.0%
150000	400000	103.90	4.0%	108.10	4.0%
150000	500000	103.90	4.0%	108.10	4.0%
200000	200000	97.80	4.0%	101.70	4.0%
200000	250000	97.80	4.0%	101.70	4.0%
200000	300000	97.80	4.0%	101.70	4.0%
200000	400000	103.90	4.0%	108.10	4.0%
200000	500000	103.90	4.0%	108.10	4.0%
200000	750000	130.40	4.0%	135.60	4.0%
250000	250000	97.80	4.0%	101.70	4.0%
250000	300000	97.80	4.0%	101.70	4.0%
250000	400000	103.90	4.0%	108.10	4.0%
250000	500000	103.90	4.0%	108.10	4.0%
250000	750000	130.40	4.0%	135.60	4.0%
250000	1000000	130.40	4.0%	135.60	4.0%
300000	300000	97.80	4.0%	101.70	4.0%
300000	400000	117.80	4.0%	122.50	4.0%
300000	500000	117.80	4.0%	122.50	4.0%
300000	750000	130.40	4.0%	135.60	4.0%
300000	1000000	130.40	4.0%	135.60	4.0%
400000	400000	117.80	4.0%	122.50	4.0%
400000	500000	117.80	4.0%	122.50	4.0%
400000	750000	130.40	4.0%	135.60	4.0%
400000	1000000	130.40	4.0%	135.60	4.0%
500000	500000	117.80	4.0%	122.50	4.0%
500000	750000	130.40	4.0%	135.60	4.0%
500000	1000000	130.40	4.0%	135.60	4.0%
1000000	1000000	143.30	4.0%	149.00	4.0%

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Underinsured Motorist - Bodily Injury (Single First)					
Per Claimant Limit	Per Occurrence Limit	Base Rate	Base Rate Proposed Change	Proposed Rate	Overall % Change
25000	50000	15.30	4.0%	15.90	3.9%
25000	100000	24.40	4.0%	25.40	4.1%
30000	60000	24.40	4.0%	25.40	4.1%
40000	80000	24.40	4.0%	25.40	4.1%
50000	50000	24.40	4.0%	25.40	4.1%
50000	100000	24.40	4.0%	25.40	4.1%
50000	200000	36.50	4.0%	38.00	4.1%
100000	100000	36.50	4.0%	38.00	4.1%
100000	150000	36.50	4.0%	38.00	4.1%
100000	200000	36.50	4.0%	38.00	4.1%
100000	250000	41.30	4.0%	43.00	4.1%
100000	300000	41.30	4.0%	43.00	4.1%
100000	400000	54.50	4.0%	56.70	4.0%
100000	500000	54.50	4.0%	56.70	4.0%
150000	200000	51.50	4.0%	53.60	4.1%
150000	250000	51.50	4.0%	53.60	4.1%
150000	300000	51.50	4.0%	53.60	4.1%
150000	400000	54.50	4.0%	56.70	4.0%
150000	500000	54.50	4.0%	56.70	4.0%
200000	200000	51.50	4.0%	53.60	4.1%
200000	250000	51.50	4.0%	53.60	4.1%
200000	300000	51.50	4.0%	53.60	4.1%
200000	400000	54.50	4.0%	56.70	4.0%
200000	500000	54.50	4.0%	56.70	4.0%
200000	750000	68.60	4.0%	71.30	3.9%
250000	250000	51.50	4.0%	53.60	4.1%
250000	300000	51.50	4.0%	53.60	4.1%
250000	400000	54.50	4.0%	56.70	4.0%
250000	500000	54.50	4.0%	56.70	4.0%
250000	750000	68.60	4.0%	71.30	3.9%
250000	1000000	68.60	4.0%	71.30	3.9%
300000	300000	51.50	4.0%	53.60	4.1%
300000	400000	61.60	4.0%	64.10	4.1%
300000	500000	61.60	4.0%	64.10	4.1%
300000	750000	68.60	4.0%	71.30	3.9%
300000	1000000	68.60	4.0%	71.30	3.9%
400000	400000	61.60	4.0%	64.10	4.1%
400000	500000	61.60	4.0%	64.10	4.1%
400000	750000	68.60	4.0%	71.30	3.9%
400000	1000000	68.60	4.0%	71.30	3.9%
500000	500000	61.60	4.0%	64.10	4.1%
500000	750000	68.60	4.0%	71.30	3.9%
500000	1000000	68.60	4.0%	71.30	3.9%
1000000	1000000	75.40	4.0%	78.40	4.0%

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Uninsured Motorist - Property Damage (w/Coll)				
Coverage Single Limit	Base Rate	Proposed Change	Proposed Rate	Percent Change
25000	2.30	1.0%	2.30	0.0%
30000	2.30	1.0%	2.30	0.0%
35000	2.30	1.0%	2.30	0.0%
40000	2.30	1.0%	2.30	0.0%
45000	2.30	1.0%	2.30	0.0%
50000	2.30	1.0%	2.30	0.0%
60000	2.30	1.0%	2.30	0.0%
70000	2.30	1.0%	2.30	0.0%
75000	2.30	1.0%	2.30	0.0%
80000	2.30	1.0%	2.30	0.0%
90000	2.30	1.0%	2.30	0.0%
100000	2.30	1.0%	2.30	0.0%
110000	38.80	1.0%	39.20	1.0%
120000	38.80	1.0%	39.20	1.0%
130000	38.80	1.0%	39.20	1.0%
140000	38.80	1.0%	39.20	1.0%
150000	38.80	1.0%	39.20	1.0%
175000	38.80	1.0%	39.20	1.0%
200000	38.80	1.0%	39.20	1.0%
225000	38.80	1.0%	39.20	1.0%
250000	38.80	1.0%	39.20	1.0%
275000	42.00	1.0%	42.40	1.0%
300000	42.00	1.0%	42.40	1.0%
350000	42.00	1.0%	42.40	1.0%
400000	42.00	1.0%	42.40	1.0%
450000	42.00	1.0%	42.40	1.0%
500000	42.00	1.0%	42.40	1.0%
1000000	47.10	1.0%	47.60	1.1%

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Uninsured Motorist - Property Damage (w/o Coll)				
Coverage Single Limit	Base Rate	Proposed Change	Proposed Rate	Percent Change
25000	31.30	1.0%	31.60	1.0%
30000	33.30	1.0%	33.60	0.9%
35000	33.30	1.0%	33.60	0.9%
40000	33.30	1.0%	33.60	0.9%
45000	33.30	1.0%	33.60	0.9%
50000	33.30	1.0%	33.60	0.9%
60000	35.20	1.0%	35.60	1.1%
70000	35.20	1.0%	35.60	1.1%
75000	35.20	1.0%	35.60	1.1%
80000	36.90	1.0%	37.30	1.1%
90000	36.90	1.0%	37.30	1.1%
100000	36.90	1.0%	37.30	1.1%
110000	38.80	1.0%	39.20	1.0%
120000	38.80	1.0%	39.20	1.0%
130000	38.80	1.0%	39.20	1.0%
140000	38.80	1.0%	39.20	1.0%
150000	38.80	1.0%	39.20	1.0%
175000	38.80	1.0%	39.20	1.0%
200000	38.80	1.0%	39.20	1.0%
225000	38.80	1.0%	39.20	1.0%
250000	38.80	1.0%	39.20	1.0%
275000	42.00	1.0%	42.40	1.0%
300000	42.00	1.0%	42.40	1.0%
350000	42.00	1.0%	42.40	1.0%
400000	42.00	1.0%	42.40	1.0%
450000	42.00	1.0%	42.40	1.0%
500000	42.00	1.0%	42.40	1.0%
1000000	47.10	1.0%	47.60	1.1%

**Arkansas Standard Auto
Nationwide Mutual Insurance Company
Miscellaneous Coverages Base Rates
Effective March 23, 2013**

Exhibit IX
Page 7 of 7

Loss of Use				
Option Code	Base Rate	Base Rate Proposed Change	Proposed Rate	Percent Change
\$15 per day \$300 total	7.80	1.3%	7.90	1.3%
\$20 per day \$700 total	15.30	1.3%	15.50	1.3%
\$25 per day \$500 total	15.70	1.3%	15.90	1.3%
\$30 per day \$900 total	21.50	1.3%	21.80	1.4%
\$40 per day \$1100 total	27.80	1.3%	28.20	1.4%
\$50 per day \$1300 total	33.90	1.3%	34.30	1.2%
\$60 per day \$1500 total	40.10	1.3%	40.60	1.2%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Expense Fees
Assumed Effective March 23, 2013**

Exhibit X
Page 1 of 1

Coverage	Current Expense Fee	Proposed Expense Fee	Percent Change
Bodily Injury	30.60	33.10	8.2%
Property Damage	26.70	28.80	7.9%
Medical Payments	7.70	8.50	10.4%
Collision	52.70	56.20	6.6%
Comprehensive	21.20	22.50	6.1%

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Bodily Injury Increased Limit Factor
Assumed Effective March 23, 2013**

Per Claimant Limit	Per Occurrence Limit	Earned Exposure Years Am	Adj Expense Fee	Adj Variable Premium	Current Limit Factors	Proposed Limit Factors	Allstate P&C	Progressive	State Farm	Impact
25000	50000	25,428	1,300,112	3,392,768	1.00	1.070	1.000	1.000	1.000	1.07
30000	60000	255	13,674	34,164	1.06	1.110				1.05
50000	50000	2	59	-59	1.09	1.120				1.03
25000	100000	35	2,084	7,405	1.13	1.130	1.21			1.00
40000	80000	12	734	2,648	1.14	1.140				1.00
50000	100000	19,888	1,043,654	2,768,596	1.18	1.180	1.29	1.22	1.08	1.00
100000	100000	74	3,862	11,319	1.28	1.280				1.00
50000	200000	7	338	846	1.32	1.320				1.00
100000	150000	53	2,635	6,424	1.33	1.330				1.00
100000	200000	69	3,525	11,990	1.34	1.340				1.00
100000	250000	4	230	1,714	1.40	1.470				1.05
150000	200000				1.42	1.490				1.05
100000	300000	9,919	521,188	1,589,923	1.43	1.500	1.62	1.53	1.17	1.05
150000	250000				1.44	1.510				1.05
150000	300000	5	273	1,045	1.47	1.540				1.05
200000	200000	12	641	1,732	1.47	1.540				1.05
100000	400000	5	273	831	1.48	1.550				1.05
200000	250000				1.49	1.560				1.05
200000	300000	11	548	1,873	1.49	1.560	1.81			1.05
100000	500000	22	1,162	3,329	1.50	1.580				1.05
150000	400000				1.50	1.580				1.05
250000	250000	3	149	503	1.50	1.580				1.05
250000	300000	12	634	2,194	1.52	1.600				1.05
150000	500000	0	41	325	1.53	1.610				1.05
200000	400000	5	241	738	1.53	1.610				1.05
300000	300000	3,091	162,481	512,239	1.54	1.620	1.88		1.30	1.05
200000	500000	11	577	1,919	1.55	1.630				1.05
250000	400000				1.55	1.630				1.05
250000	500000	388	20,281	67,551	1.58	1.660	2.10	2.06	1.31	1.05
300000	400000				1.58	1.660				1.05
300000	500000	103	5,351	14,909	1.60	1.680				1.05
400000	400000				1.60	1.680				1.05
200000	750000	2	109	255	1.61	1.690				1.05
250000	750000				1.62	1.700				1.05
400000	500000				1.62	1.700				1.05
300000	750000				1.65	1.730				1.05
500000	500000	853	45,241	146,322	1.65	1.730	2.25		1.44	1.05
250000	1000000	2	52	-52	1.67	1.750				1.05
400000	750000				1.67	1.750				1.05
300000	1000000				1.68	1.760				1.05
500000	750000				1.68	1.760				1.05
400000	1000000				1.70	1.790				1.05
500000	1000000	22	1,020	4,515	1.72	1.810	2.35		1.49	1.05
1000000	1000000	21	1,085	4,409	1.85	1.940				1.05
							2.58		1.58	
							Variable Impact:		4.1%	
							Overall Impact:		3.0%	

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Property Damage Increased Limit Factor
Assumed Effective March 23, 2013

PD Limit	Earned Exposure Years Am	Adj Expense Fee	Adj Variable Premium	Current Limit Factors	Proposed Limit Factors	Allstate P&C	Progressive	State Farm	Impact
25000	22,135	996,215	2,783,275	1.000	1.000		1.000		1.00
30000	315	14,899	33,194	1.010	1.010				1.00
35000	30	1,310	2,838	1.020	1.020				1.00
50000	26,826	1,242,569	3,240,720	1.030	1.030		1.01		1.00
45000	4	193	492	1.030	1.030				1.00
40000	18	795	2,522	1.030	1.030				1.00
60000	8	390	1,017	1.070	1.070				1.00
70000	0	4	-4	1.070	1.070				1.00
75000	6	230	631	1.070	1.070				1.00
80000				1.070	1.070				1.00
90000				1.080	1.080				1.00
100000	10,591	490,949	1,269,375	1.090	1.110		1.02		1.02
110000	2	97	446	1.100	1.120				1.02
120000				1.120	1.140				1.02
130000	1	48	215	1.130	1.150				1.02
140000	2	97	317	1.140	1.160				1.02
150000	9	354	764	1.150	1.170				1.02
175000				1.160	1.180				1.02
200000	10	470	961	1.170	1.190				1.02
225000				1.170	1.190				1.02
250000	65	2,992	7,120	1.180	1.200				1.02
300000	227	10,576	27,382	1.200	1.220				1.02
275000				1.200	1.220				1.02
350000				1.210	1.230				1.02
400000				1.220	1.240				1.02
450000				1.230	1.250				1.02
500000	78	3,626	8,630	1.240	1.260				1.02
1000000	6	196	474	1.330	1.360				1.02

Variable Impact:	0.3%
Overall Impact:	0.2%

Arkansas Personal Auto
Nationwide Mutual Insurance Company
Medical Payment Increased Limit Factor
Assumed Effective March 23, 2013

MP Limit	Earned Exposure Years Am	Adj Expense Fee	Adj Variable Premium	Current Limit Factors	Proposed Limit Factors	Allstate P&C	Progressive	State Farm	Impact
2000	83	6,359	16,106	0.780	0.780				1.00
5000	1,906	433,720	1,244,320	1.000	1.020	1.00		1.00	1.02
10000	102	11,058	40,236	1.350	1.380	1.30		1.40	1.02
25000	64	5,788	24,555	1.690	1.720	1.60		2.20	1.02

Variable Impact:	2.0%
Overall Impact:	1.5%

Arkansas Personal Auto
Nationwide Property and Casualty
Bodily Injury Increased Limit Factor
Assumed Effective March 23, 2013

Per Claimant Limit	Per Occurrence Limit	Earned Exposure Years Am	Adj Expense Fee	Adj Variable Premium	Current Limit Factors	Proposed Limit Factors	Allstate P&C	Progressive	State Farm	Impact
25000	50000	1,720	154,252	677,009	1.000	1.070	1.000	1.000	1.000	1.07
50000	100000	1,285	117,968	554,707	1.180	1.180	1.29	1.22	1.08	1.00
100000	100000	9	937	3,956	1.280	1.280				1.00
100000	200000	5	506	2,549	1.340	1.340			1.15	1.00
100000	300000	714	66,058	297,263	1.430	1.500	1.62	1.53	1.17	1.05
150000	300000	0	16	-16	1.470	1.540				1.05
100000	500000	3	202	940	1.500	1.580				1.05
300000	300000	224	19,642	89,747	1.540	1.620	1.88		1.30	1.05
200000	500000	2	138	182	1.550	1.630				1.05
250000	500000	37	3,366	14,058	1.580	1.660	2.10	2.06	1.31	1.05
500000	500000	43	4,072	16,607	1.650	1.730	2.25		1.44	1.05
500000	1000000	5	458	1,962	1.720	1.810	2.35		1.49	1.05
1000000	1000000	1	33	-33	1.850	1.940	2.58		1.58	1.05

Variable Impact:	4.1%
Overall Impact:	3.4%

Arkansas Personal Auto
Nationwide Property and Casualty
Property Damage Increased Limit Factor
Assumed Effective March 23, 2013

PD Limit	Earned Exposure Years Am	Adj Expense Fee	Adj Variable Premium	Current Limit Factors	Proposed Limit Factors	Allstate P&C	Progressive	State Farm	Impact
25000	1,543	122,150	564,525	1.000	1.000		1.00		1.00
30000	16	1,251	4,882	1.010	1.010				1.00
50000	1,616	130,561	578,318	1.030	1.030		1.01		1.00
40000	0	0	0	1.030	1.030				1.00
100000	835	66,925	247,941	1.090	1.110		1.02		1.02
200000	4	340	898	1.170	1.190				1.02
250000	4	365	1,880	1.180	1.200				1.02
300000	23	2,019	6,757	1.200	1.220				1.02
500000	7	659	2,786	1.240	1.260				1.02
1000000	7	599	2,364	1.330	1.360				1.02

Variable Impact:	0.3%
Overall Impact:	0.3%

Arkansas Personal Auto
Nationwide Property and Casualty
Medical Payment Increased Limit Factor
Assumed Effective March 23, 2013

MP Limit	Earned Exposure Years Am	Adj Expense Fee	Adj Variable Premium	Current Limit Factors	Proposed Limit Factors	Allstate P&C	Progressive	State Farm	Impact
2000	83	1,772	9,411	0.780	0.780				1.00
5000	1,906	42,939	244,383	1.000	1.020	1.00		1.00	1.02
10000	102	2,239	18,227	1.350	1.380	1.30		1.40	1.02
25000	64	1,383	12,488	1.690	1.720	1.60		2.20	1.02

Variable Impact:	1.9%
Overall Impact:	1.7%

Arkansas Personal Auto
 Nationwide Property and Casualty
 Select Rating Factor
 Assumed Effective March 23, 2013

Coverage	Full Term Variable Premium	Expense Fee	Proposed Variable Change	Proposed Premium	Overall Effective Change
Bodily Injury	1,658,931	367,650	0.5%	1,666,549	0.4%
Property Damage	1,410,351	324,869	0.5%	1,417,012	0.4%
Medical Benefits	284,509	48,333	0.4%	285,700	0.4%
Uninsured/Underinsured Motorists - Bodily Injury	514,319	0	0.0%	514,319	0.0%
Uninsured Motorists - Property Damage	160,536	0	0.0%	160,536	0.0%
<u>Liability Total</u>	<u>4,028,646</u>	<u>740,852</u>	<u>0.4%</u>	<u>4,044,116</u>	<u>0.3%</u>
Collision	2,083,839	406,685	0.4%	2,092,873	0.4%
Comprehensive	770,312	166,624	0.4%	773,518	0.3%
<u>Physical Damage Total</u>	<u>2,854,151</u>	<u>573,309</u>	<u>0.4%</u>	<u>2,866,391</u>	<u>0.4%</u>
Loss of Use	113,350	0	0.0%	113,350	0.0%
<u>Minor Coverages Total</u>	<u>113,350</u>	<u>0</u>	<u>0.0%</u>	<u>113,350</u>	<u>0.0%</u>
<u>Grand Total</u>	<u>6,996,147</u>	<u>1,314,161</u>	<u>0.4%</u>	<u>7,023,857</u>	<u>0.3%</u>

**Arkansas Personal Automobile
Nationwide Property and Casualty Insurance Company
Tier Factors
Assumed Effect March 23, 2013**

<u>Coverage</u>	<u>Tier</u>	<u>Full Term Variable Premium</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>Proposed Variable Change</u>	<u>Proposed Variable Premium</u>	<u>Expense Fees</u>	<u>Overall Effective Change</u>
Bodily Injury	Preferred	678,918	1.00	1.00	0.0%	678,918	170,900	1.3%
	Standard	980,013	1.10	1.13	2.7%	1,006,741	196,750	
Property Damage	Preferred	560,473	1.00	1.00	0.0%	560,473	151,013	1.3%
	Standard	849,878	1.10	1.13	2.7%	873,056	173,856	
Medical Expenses	Preferred	131,179	1.00	1.00	0.0%	131,179	27,120	1.3%
	Standard	153,330	1.10	1.13	2.7%	157,511	21,213	
Uninsured Motorist- Bodily Injury	Preferred	260,786	1.00	1.00	0.0%	260,786	0	1.3%
	Standard	253,533	1.10	1.13	2.7%	260,448	0	
Uninsured Motorist- Property Damage	Preferred	60,729	1.00	1.00	0.0%	60,729	0	1.7%
	Standard	99,806	1.10	1.13	2.7%	102,528	0	
Collision	Preferred	948,633	1.00	1.00	0.0%	948,633	222,902	1.2%
	Standard	1,135,206	1.10	1.13	2.7%	1,166,166	183,783	
Comprehensive	Preferred	356,272	1.00	1.00	0.0%	356,272	91,220	1.2%
	Standard	414,041	1.10	1.13	2.7%	425,333	75,404	
Loss of Use	Preferred	60,176	1.00	1.00	0.0%	60,176	0	0.0%
	Standard	53,174	1.00	1.00	0.0%	53,174	0	
<u>Total</u>		<u>\$6,996,147</u>				<u>\$7,102,124</u>	<u>\$1,314,161</u>	<u>1.3%</u>

Arkansas Standard Auto
Nationwide Mutual and Nationwide Property and Casualty Insurance Companies
Income Effect
Effective March 23, 2013

<u>Company</u>	<u>Coverage</u>	<u>Current Level Earned Premium</u>	<u>Base Rate Change</u>	<u>Increased Limit Factors Percent Change</u>	<u>Tier Factor Percent Change</u>	<u>Select Rating Factor Percent Change</u>	<u>Proposed Total Premium</u>	<u>Proposed Variable Percent Change</u>	<u>Overall Percent Change</u>
Nationwide Mutual Insurance Company	Bodily Injury	13,831,943	1.6%	4.2%	0.0%	0.0%	14,729,100	5.8%	6.5%
	Property Damage	11,795,373	2.1%	0.3%	0.0%	0.0%	12,264,600	2.4%	4.0%
	Medical Benefits	2,177,483	7.8%	2.0%	0.0%	0.0%	2,396,100	9.9%	10.0%
	Uninsured Motorists - Bodily Injury	3,293,348	4.0%	0.0%	0.0%	0.0%	3,425,100	4.0%	4.0%
	Uninsured Motorists - Property Damage	1,103,769	1.0%	0.0%	0.0%	0.0%	1,114,800	1.0%	1.0%
	<u>Liability Total</u>	<u>32,201,916</u>	<u>2.5%</u>	<u>1.9%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>33,931,800</u>	<u>4.5%</u>	<u>5.4%</u>
	Collision	16,511,070	-2.4%	0.0%	0.0%	0.0%	16,507,100	-2.4%	0.0%
	Comprehensive	7,140,660	2.6%	0.0%	0.0%	0.0%	7,389,000	2.6%	3.5%
	<u>Physical Damage Total</u>	<u>23,651,730</u>	<u>-0.9%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>23,896,100</u>	<u>-0.9%</u>	<u>1.0%</u>
	Loss of Use	763,630	1.3%	0.0%	0.0%	0.0%	773,600	1.3%	1.3%
	<u>Minor Coverages Total</u>	<u>763,630</u>	<u>1.3%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>773,600</u>	<u>1.3%</u>	<u>1.3%</u>
	<u>TOTAL</u>	<u>56,617,276</u>	<u>1.1%</u>	<u>1.1%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>58,594,800</u>	<u>2.2%</u>	<u>3.5%</u>
Nationwide Property and Casualty Company	Bodily Injury	379,430	0.0%	4.3%	1.7%	0.7%	397,900	6.7%	4.9%
	Property Damage	331,360	0.0%	0.3%	1.7%	0.7%	338,000	2.8%	2.0%
	Medical Benefits	63,804	0.0%	1.9%	1.5%	0.6%	65,800	4.0%	3.1%
	Uninsured Motorists - Bodily Injury	125,357	0.0%	0.0%	1.3%	0.0%	127,000	1.3%	1.3%
	Uninsured Motorists - Property Damage	31,622	0.0%	0.0%	1.8%	0.0%	32,200	1.8%	1.8%
	<u>Liability Total</u>	<u>931,573</u>	<u>0.0%</u>	<u>1.9%</u>	<u>1.6%</u>	<u>0.7%</u>	<u>962,000</u>	<u>4.2%</u>	<u>3.3%</u>
	Collision	485,637	0.0%	0.0%	1.5%	0.6%	493,400	2.1%	1.6%
	Comprehensive	183,146	0.0%	0.0%	1.4%	0.5%	185,900	2.0%	1.5%
	<u>Physical Damage Total</u>	<u>668,783</u>	<u>0.0%</u>	<u>0.0%</u>	<u>1.5%</u>	<u>0.6%</u>	<u>679,300</u>	<u>2.1%</u>	<u>1.6%</u>
	Loss of Use	21,802	0.0%	0.0%	0.0%	0.0%	21,800	0.0%	0.0%
	<u>Minor Coverages Total</u>	<u>21,802</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>21,800</u>	<u>0.0%</u>	<u>0.0%</u>
	<u>TOTAL</u>	<u>1,622,158</u>	<u>0.0%</u>	<u>1.1%</u>	<u>1.5%</u>	<u>0.6%</u>	<u>1,663,100</u>	<u>3.3%</u>	<u>2.5%</u>
All Companies	Bodily Injury	14,211,373	1.6%	4.2%	0.0%	0.0%	15,127,054	5.9%	6.4%
	Property Damage	12,126,733	2.0%	0.3%	0.0%	0.0%	12,602,584	2.4%	3.9%
	Medical Benefits	2,241,287	7.6%	2.0%	0.0%	0.0%	2,461,972	9.7%	9.8%
	Uninsured Motorists - Bodily Injury	3,418,705	3.9%	0.0%	0.0%	0.0%	3,552,086	3.9%	3.9%
	Uninsured Motorists - Property Damage	1,135,391	1.0%	0.0%	0.1%	0.0%	1,147,006	1.0%	1.0%
	<u>Liability Total</u>	<u>33,133,489</u>	<u>2.4%</u>	<u>1.9%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>34,893,832</u>	<u>4.5%</u>	<u>5.3%</u>
	Collision	16,996,707	-2.3%	0.0%	0.0%	0.0%	17,000,497	-2.3%	0.0%
	Comprehensive	7,323,806	2.5%	0.0%	0.0%	0.0%	7,574,879	2.6%	3.4%
	<u>Physical Damage Total</u>	<u>24,320,513</u>	<u>-0.8%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>24,575,376</u>	<u>-0.8%</u>	<u>1.0%</u>
	Loss of Use	785,432	1.3%	0.0%	0.0%	0.0%	795,359	1.3%	1.3%
	<u>Minor Coverages Total</u>	<u>785,432</u>	<u>1.3%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>795,359</u>	<u>1.3%</u>	<u>1.3%</u>
	<u>TOTAL</u>	<u>58,239,434</u>	<u>1.1%</u>	<u>1.1%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>60,257,916</u>	<u>2.2%</u>	<u>3.5%</u>

State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	Arkansas Private Passenger Auto		
Project Name/Number:	13A-9249AR-AMB/		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/20/2012	Filed 01/03/2013	Supporting Document	APCS-Auto Premium Comparison Survey	12/07/2012	AR NMIC 3-23-13 APCS form.pdf (Superceded) AR NMIC 3-23-13 APCS form.xls (Superceded) AR NPCIC 3-23-13 APCS form.pdf (Superceded) AR NPCIC 3-23-13 APCS form.xls (Superceded)

SERFF Tracking #:	NWPC-128694349	State Tracking #:		Company Tracking #:	13A-9249AR-AMB
<hr/>					
State:	Arkansas	First Filing Company:	Nationwide Mutual Insurance Company., ...		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	Arkansas Private Passenger Auto				
Project Name/Number:	13A-9249AR-AMB/				

Attachment AR NMIC 3-23-13 APCS form.xls is not a PDF document and cannot be reproduced here.

Attachment AR NPCIC 3-23-13 APCS form.xls is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparison Survey Form
FORM APCS - last modified August 2005

NAIC Number: 23787
 Company Name: Nationwide Mutual Insurance Company
 Contact Person: Audrey Bowe
 Telephone No.: (800)882-2822 ext.74460
 Email Address: bowea1@nationwide.com
 Effective Date: 3/23/2013

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG 20 or 30 %
 AUTO/HOMEOWNERS 5-10 %
 GOOD STUDENT 1-21 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 5 %
 \$250/\$500 Deductible Comp./Coll. 39/16 %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
 Uninsured motorist property and bodily injury equal to liability coverage
 Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment to insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

Vehicle	Coverages	Gender Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
			Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$675	\$841	\$304	\$290	\$761	\$953	\$330	\$314	\$956	\$1,210	\$390	\$370	\$640	\$795	\$293	\$280	\$739	\$924	\$324	\$309
	Minimum Liability with Comprehensive and Collision		\$1,403	\$1,833	\$600	\$563	\$1,500	\$1,968	\$639	\$596	\$1,755	\$2,288	\$706	\$659	\$1,446	\$1,926	\$649	\$601	\$1,389	\$1,809	\$594	\$557
	100/300/50 Liability with Comprehensive and Collision		\$1,429	\$1,853	\$628	\$592	\$1,548	\$2,018	\$672	\$631	\$1,815	\$2,367	\$751	\$704	\$1,472	\$1,944	\$674	\$628	\$1,453	\$1,880	\$633	\$596
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$668	\$831	\$302	\$288	\$760	\$952	\$331	\$315	\$965	\$1,220	\$393	\$373	\$639	\$793	\$293	\$280	\$746	\$932	\$327	\$311
	Minimum Liability with Comprehensive and Collision		\$1,336	\$1,729	\$567	\$534	\$1,433	\$1,863	\$603	\$566	\$1,694	\$2,196	\$674	\$632	\$1,354	\$1,779	\$598	\$558	\$1,341	\$1,732	\$568	\$535
	100/300/50 Liability with Comprehensive and Collision		\$1,372	\$1,765	\$600	\$567	\$1,494	\$1,930	\$642	\$605	\$1,774	\$2,296	\$725	\$683	\$1,393	\$1,816	\$629	\$590	\$1,418	\$1,821	\$612	\$578
2010 Honda Odyssey "EX"	Minimum Liability		\$593	\$731	\$281	\$269	\$666	\$826	\$304	\$290	\$831	\$1,041	\$355	\$336	\$565	\$694	\$273	\$261	\$650	\$804	\$300	\$285
	Minimum Liability with Comprehensive and Collision		\$1,186	\$1,529	\$523	\$492	\$1,265	\$1,638	\$553	\$519	\$1,482	\$1,913	\$611	\$572	\$1,205	\$1,579	\$552	\$515	\$1,179	\$1,516	\$520	\$489
	100/300/50 Liability with Comprehensive and Collision		\$1,213	\$1,552	\$552	\$522	\$1,311	\$1,685	\$587	\$554	\$1,534	\$1,977	\$654	\$616	\$1,234	\$1,602	\$580	\$544	\$1,238	\$1,581	\$558	\$528
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$574	\$703	\$279	\$265	\$649	\$800	\$303	\$287	\$812	\$1,013	\$354	\$334	\$552	\$673	\$272	\$259	\$640	\$787	\$301	\$285
	Minimum Liability with Comprehensive and Collision		\$1,336	\$1,734	\$581	\$544	\$1,418	\$1,849	\$614	\$573	\$1,653	\$2,145	\$675	\$629	\$1,377	\$1,822	\$625	\$579	\$1,318	\$1,705	\$575	\$537
	100/300/50 Liability with Comprehensive and Collision		\$1,349	\$1,738	\$605	\$569	\$1,449	\$1,876	\$643	\$603	\$1,688	\$2,178	\$712	\$667	\$1,390	\$1,823	\$647	\$602	\$1,362	\$1,751	\$608	\$572
2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L	Minimum Liability		\$547	\$671	\$267	\$255	\$616	\$761	\$288	\$275	\$770	\$962	\$336	\$319	\$524	\$641	\$260	\$249	\$605	\$746	\$286	\$272
	Minimum Liability with Comprehensive and Collision		\$1,576	\$2,067	\$668	\$618	\$1,653	\$2,179	\$695	\$647	\$1,941	\$2,540	\$761	\$713	\$1,634	\$2,188	\$720	\$665	\$1,518	\$1,986	\$641	\$599
	100/300/50 Liability with Comprehensive and Collision		\$1,568	\$2,042	\$678	\$637	\$1,663	\$2,177	\$716	\$671	\$1,950	\$2,538	\$785	\$737	\$1,625	\$2,158	\$734	\$681	\$1,544	\$2,006	\$668	\$628
2010 Hyundai Santa Fe SE 4x2	Minimum Liability		\$620	\$766	\$290	\$276	\$705	\$877	\$316	\$301	\$892	\$1,122	\$374	\$354	\$595	\$733	\$282	\$269	\$694	\$862	\$314	\$298
	Minimum Liability with Comprehensive and Collision		\$1,237	\$1,603	\$545	\$511	\$1,331	\$1,732	\$581	\$543	\$1,552	\$2,013	\$645	\$603	\$1,273	\$1,680	\$584	\$543	\$1,246	\$1,610	\$546	\$513
	100/300/50 Liability with Comprehensive and Collision		\$1,272	\$1,635	\$576	\$543	\$1,388	\$1,793	\$617	\$581	\$1,639	\$2,122	\$693	\$651	\$1,309	\$1,711	\$613	\$573	\$1,316	\$1,689	\$587	\$554

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified May 2012

NAIC Number: 37877
 Company Name: Nationwide Property and Casualty Insurance Company
 Contact Person: Audrey Bowe
 Telephone No.: (800)882-2822 ext.74460
 Email Address: bowea1@nationwide.com
 Effective Date: 3/23/2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20 or 30	%
AUTO/HOMEOWNERS	5-10	%
GOOD STUDENT	1-20	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	25/13	%

Assumptions to Use:

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- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
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Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

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 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment: insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability	\$496	\$611	\$244	\$236	\$509	\$627	\$248	\$240	\$670	\$838	\$302	\$290	\$515	\$635	\$250	\$242	\$561	\$696	\$266	\$256
	Minimum Liability with Comprehensive and Collision	\$997	\$1,285	\$469	\$441	\$1,044	\$1,361	\$503	\$467	\$1,255	\$1,629	\$561	\$526	\$1,247	\$1,544	\$554	\$513	\$1,154	\$1,512	\$547	\$506
	100/300/50 Liability with Comprehensive and Collision	\$1,049	\$1,324	\$538	\$513	\$1,095	\$1,397	\$570	\$537	\$1,321	\$1,686	\$634	\$602	\$1,279	\$1,565	\$616	\$579	\$1,212	\$1,556	\$615	\$555
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability	\$493	\$607	\$243	\$235	\$507	\$624	\$248	\$240	\$672	\$840	\$303	\$291	\$515	\$634	\$251	\$242	\$564	\$699	\$267	\$258
	Minimum Liability with Comprehensive and Collision	\$953	\$1,218	\$443	\$421	\$989	\$1,274	\$468	\$439	\$1,208	\$1,555	\$532	\$503	\$1,172	\$1,444	\$513	\$481	\$1,099	\$1,423	\$511	\$457
	100/300/50 Liability with Comprehensive and Collision	\$1,014	\$1,270	\$517	\$496	\$1,050	\$1,325	\$540	\$514	\$1,286	\$1,629	\$611	\$584	\$1,217	\$1,482	\$582	\$552	\$1,168	\$1,485	\$585	\$536
2010 Honda Odyssey "EX"	Minimum Liability	\$438	\$533	\$226	\$218	\$449	\$547	\$230	\$222	\$582	\$721	\$275	\$264	\$454	\$553	\$232	\$223	\$492	\$604	\$245	\$236
	Minimum Liability with Comprehensive and Collision	\$843	\$1,071	\$407	\$386	\$876	\$1,122	\$430	\$403	\$1,054	\$1,350	\$482	\$455	\$1,037	\$1,268	\$469	\$439	\$967	\$1,248	\$467	\$416
	100/300/50 Liability with Comprehensive and Collision	\$900	\$1,119	\$480	\$460	\$933	\$1,168	\$501	\$477	\$1,123	\$1,413	\$557	\$532	\$1,079	\$1,302	\$537	\$509	\$1,030	\$1,301	\$539	\$493
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability	\$425	\$513	\$224	\$216	\$438	\$528	\$229	\$220	\$564	\$694	\$272	\$260	\$442	\$535	\$230	\$221	\$482	\$586	\$244	\$234
	Minimum Liability with Comprehensive and Collision	\$944	\$1,208	\$451	\$424	\$987	\$1,275	\$481	\$447	\$1,171	\$1,510	\$533	\$499	\$1,126	\$1,464	\$532	\$494	\$1,087	\$1,413	\$522	\$460
	100/300/50 Liability with Comprehensive and Collision	\$989	\$1,239	\$518	\$493	\$1,030	\$1,302	\$546	\$515	\$1,225	\$1,551	\$602	\$571	\$1,157	\$1,474	\$592	\$558	\$1,134	\$1,445	\$587	\$531
2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L	Minimum Liability	\$406	\$491	\$215	\$208	\$417	\$504	\$219	\$212	\$539	\$665	\$260	\$250	\$421	\$511	\$220	\$213	\$458	\$559	\$233	\$225
	Minimum Liability with Comprehensive and Collision	\$1,144	\$1,482	\$529	\$491	\$1,194	\$1,564	\$561	\$520	\$1,405	\$1,831	\$618	\$578	\$1,396	\$1,837	\$635	\$588	\$1,273	\$1,676	\$596	\$532
	100/300/50 Liability with Comprehensive and Collision	\$1,165	\$1,481	\$581	\$552	\$1,212	\$1,557	\$616	\$579	\$1,429	\$1,833	\$676	\$640	\$1,395	\$1,804	\$683	\$640	\$1,298	\$1,676	\$652	\$594
2010 Hyundais Santa Fe SE 4x2	Minimum Liability	\$458	\$559	\$233	\$225	\$472	\$577	\$238	\$229	\$620	\$770	\$288	\$276	\$479	\$585	\$240	\$231	\$524	\$645	\$255	\$246
	Minimum Liability with Comprehensive and Collision	\$879	\$1,123	\$425	\$401	\$920	\$1,186	\$453	\$422	\$1,111	\$1,429	\$507	\$477	\$1,033	\$1,340	\$495	\$461	\$1,023	\$1,327	\$494	\$437
	100/300/50 Liability with Comprehensive and Collision	\$942	\$1,176	\$498	\$476	\$981	\$1,238	\$524	\$496	\$1,188	\$1,502	\$584	\$556	\$1,085	\$1,378	\$563	\$531	\$1,091	\$1,387	\$567	\$515